

60181  
POLICY NO.  
MLI Nº 1984

**MULTI-LINE POLICY**

A STOCK COMPANY

***INSCO LIMITED***

DORCHESTER HOUSE

CHURCH STREET

HAMILTON

BERMUDA

MAIL TO P.O. BOX 268, HAMILTON, BERMUDA

## STANDARD CLAUSES

1. **NUCLEAR INCIDENT EXCLUSION CLAUSE—LIABILITY—DIRECT (BROAD)** The insurance afforded under any liability coverage of this Policy does not apply:

- I. Under any Liability Coverage, to injury, sickness, disease, death or destruction
  - (a) with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
  - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
  - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
  - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or byproduct material; "source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

2. **RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE—PHYSICAL DAMAGE—DIRECT** This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused. **NEVERTHELESS** if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered **EXCLUDING** however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

\*NOTE — If Fire is not an insured peril under this Policy the words from "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

3. It is expressly understood and agreed by the Assured by accepting this instrument that INSCO LIMITED is not the Assurer hereunder and neither is nor shall be in any way or to any extent liable for any loss or claim whatever, as an Assurer. The Assurer hereunder is the company shown in the declarations.

4. This Policy shall not be assigned either in whole or part, without the written consent of INSCO LIMITED endorsed hereon.

5. This insurance is made and accepted subject to all the provisions, conditions and warranties set forth herein and in any forms or endorsements attached hereto, all of which are to be considered as incorporated herein, and any provisions or conditions appearing in any forms or endorsements attached hereto which alter the Policy provisions stated herein (except Clauses 1 and 2) shall supersede such Policy provisions in so far as they are inconsistent therewith. Standard Clauses 1 and 2 may not be amended.

6. This Policy may be cancelled on the customary short rate basis by the Assured at any time by written notice or by surrender of this Policy to INSCO LIMITED. This Policy may also be cancelled, with or without the return or tender of the unearned premium, by Underwriters, or by INSCO LIMITED in their behalf by delivering to the Assured or by sending to the Assured by mail, registered or unregistered, at the Assured's address as shown herein, not less than 10 days' written notice stating when the cancellation shall be effective and in such case the company shall refund the paid premium less the earned portion thereof on demand, subject always to the retention by the Company hereon of any minimum premium stipulated herein (or proportion thereof previously agreed upon) in the event of cancellation either by the Company or the Assured.

7. **MISREPRESENTATION AND FRAUD.** This policy shall be void if the Assured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or in case of any fraud, attempted fraud or false swearing by the Assured touching any matters relating to the insurance or the subject thereof, whether before or after a loss.

8. **COOPERATION BY ASSURED.** The Assured shall cooperate with the Company and, upon the Company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits.

9. **TERMS USED IN ENDORSEMENTS.** Wherever the word "Underwriters" appears in any endorsement attached to this Policy, the Company shown in the declarations shall be deemed substituted therefor.

10. **SMALL AMOUNTS.** It is a condition of this policy that no additional premium will be charged nor return premium allowed when the amount involved does not exceed \$2.00.

11. **CHANGES.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Policy.

12. **DECLARATIONS.** By accepting this Policy the Assured agrees that the statements in all declarations and warranties made in connection with the insurance provided hereunder are his agreements and representations, that this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements between the Assured and the Company or any of its agents relating to this insurance.

MULTI-LINE POLICY DECLARATIONS

**INSCO LIMITED**

DORCHESTER HOUSE  
CHURCH STREET  
HAMILTON, BERMUDA

**POLICY NO.**

**MLI 1984**

"THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY  
AN APPROVED NON-LICENSED INSURER IN THE STATE  
OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY  
BY THE OHIO INSURANCE GUARANTY ASSOCIATION."

In favor of: THE STANDARD REGISTER COMPANY

(hereinafter called the Assured)

Address: 626 ALBANY STREET, P.O. BOX 1066  
DAYTON, OHIO 45401

Type of Coverage: EXCESS UMBRELLA LIABILITY

In the amount of: PER ATTACHED FORM BSIS-22

Term: Beginning at 12:01 A.M. on the 1st day of JULY 1980  
and ending at 12:01 A.M. on the 1st day of JULY 1981

Standard time at the place of location of risks insured, and in accordance with terms and conditions of the form(s) attached and the Standard Clauses on the reverse side of this page.

Forms: At time of issuance this Policy contains a 3 page insuring Form and Endorsements 1 through 4 inclusive. Standard Clause 3 shall not apply.

INSCO LIMITED, HAMILTON BERMUDA, (hereinafter called the Company), agrees with the assured named above, in consideration of the premium to be paid and subject to the limits of liability, exclusions, conditions and other terms of this policy, to provide insurance as set forth in the form(s) and endorsement(s) attached.

Premium:

PREMIUM \$ 2,250.00

% Federal Tax  
% State Tax  
% Stamping Fee

Policy Fee

TOTAL \$ 2,250.00

IN WITNESS WHEREOF, this Company has executed and attended these presents; but this policy shall not be valid unless countersigned by a duly authorized representative of the Company.

Dated at COLUMBUS, OHIO  
this 16th day of JULY 19 80

By

BACARA & SHoop INSURANCE SERVICES

ORIGINAL POLICY

## CANCELLATION FOR NON-PAYMENT OF PREMIUM

It is agreed that irrespective of any other terms or conditions contained in this policy or endorsements attached thereto, this policy may be cancelled by the company, or by Baccala & Shoop Insurance Services, in their behalf, for non-payment of any unpaid portion of the premium by delivering to the insured or by sending to the insured by mail, registered or unregistered, at the insured's address as shown herein, not less than ten days written notice stating when the cancellation shall be effective.

All other terms and conditions remain unchanged.

The effective date of this endorsement is: JULY 1, 1980

This endorsement is attached to and made a part of Policy No. MLI 00 19 84

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

Address: 1100 SUPERIOR AVENUE  
CLEVELAND, OHIO 44114

Date of Issue: JULY 16, 1980

END. No: 4

BY   
Baccala & Shoop Insurance Services



IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT STANDARD CLAUSE 3 OF THE JACKET IS NULL AND VOID.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS JULY 1, 1980  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF MLI 00 19 84

AT: COLUMBUS, OHIO

ISSUED TO. THE STANDARD REGISTER COMPANY

**BROKER AGENT MARSH & MCLENNAN, INC.**

**ADDRESS:** CLEVELAND, OHIO 44114

DATE OF ISSUE 7-16-80 BY jc END NO. 3

Jack Sharp

**RACCAIA & SHOOP INSURANCE SERVICE**

EMPLOYEE RETIREMENT AND INCOME SECURITY ACT  
EXCLUSION ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED, SUCH INSURANCE AS IS AFFORDED BY THIS POLICY SHALL NOT APPLY WITH RESPECT TO ANY CLAIM OR CLAIMS BROUGHT ABOUT AS A RESULT OF ANY VIOLATION OF ANY RESPONSIBILITIES, OBLIGATIONS OR DUTIES IMPOSED UPON FIDUCIARIES BY THE EMPLOYEE RETIREMENT AND INCOME SECURITY ACT OF 1974 OR AMENDMENTS THERETO.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS JULY 1, 1980  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF MLI 00 19 84

AT: COLUMBUS, OHIO

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER/AGENT: MARSH & MCLENNAN, INC.

ADDRESS: CLEVELAND, OHIO 44114

DATE OF ISSUE: 7-16-80  
BSIS 64

BY jc

END NO. 2

  
BY \_\_\_\_\_  
BACCALA & SHOOP INSURANCE SERVICES

# **INSCO LIMITED**

DORCHESTER HOUSE  
CHURCH STREET  
HAMILTON, BERMUDA

BACCALA & SHOOP INSURANCE SERVICES

## **Endorsement**

Named Insured: THE STANDARD REGISTER COMPANY

Policy No.: MLI 00 19 84

Endorsement No.: 1

### **SERVICE OF SUIT CLAUSE**

It is agreed that in the event of the failure of the Company hereon to pay any amount claimed to be due hereunder, the Company hereon, at the request of the Insured, will submit to the jurisdiction of any court of competent jurisdiction within the United States of America and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service of process in such suit may be made upon Le Boeuf, Lamb, Leiby & Mac Rae, New York, New York, 10005, and that in any suit instituted against the Company upon this contract, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

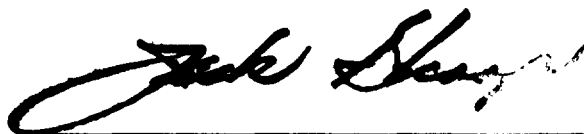
The above named is authorized and directed to accept service of process on behalf of the Company in any such suit and/or upon the request of the Insured to give a written undertaking to the Insured that he will enter a general appearance upon the Company's behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States of America, which makes provision therefor, the Company hereon hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute or his successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured or any beneficiary hereunder arising out of this contract of insurance, and hereby designates the above named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

This endorsement to take effect on the 1st day of JULY 19 80 . All other terms and conditions remain unchanged.

Countersigned: AT COLUMBUS, OHIO

BSIS 77 (4/78)



Authorized Representative

BACCALA & SHOOP INSURANCE SERVICES

Insert Declarations Page Form and Endorsements here.

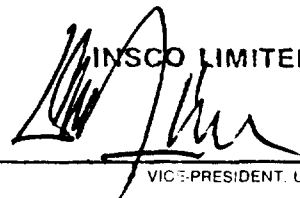
INSCO LIMITED

BY



INSCO LIMITED

BY



VICE-PRESIDENT, UNDERWRITING

EXCESS UMBRELLA POLICY

NAMED ASSURED: As stated in Item 1 of the Declarations forming a part hereof The Standard Register Company.

and/or subsidiary, associated, affiliated companies or owned and controlled companies as now or hereafter constituted and of which prompt notice has been given to Underwriters.

INSURING AGREEMENTS

I. COVERAGE

Underwriters hereby agree, subject to the limitations, terms and conditions hereinafter mentioned, to indemnify the Assured for all sums which the Assured shall be obligated to pay by reason of the liability

- (a) imposed upon the Assured by law, or
- (b) assumed under contract or agreement by the Named Assured and/or any officer, director, stockholder, partner or employee of the Named Assured, while acting in his capacity as such,

for damages, direct or consequential and expenses on account of:

- (i) Personal Injuries, including death at any time resulting therefrom,
- (ii) Property Damage,
- (iii) Advertising Liability,

caused by or arising out of each occurrence happening anywhere in the world, and arising out of the hazards covered by and as defined in the Underlying Umbrella Policies stated in Item 2 of the Declarations and issued by PINE TOP INSURANCE COMPANY

(hereinafter called the "Underlying Umbrella Insurers").

II. LIMIT OF LIABILITY - UNDERLYING LIMITS

It is expressly agreed that liability shall attach to the Underwriters only after the Underlying Umbrella Insurers have paid or have been held liable to pay the full amount of their respective ultimate net loss liability as follows:

- |  |  |
|--|--|
| \$ (as stated in Item 3 of the Declarations) | ultimate net loss in respect each occurrence, but  |
| \$ (as stated in Item 4 of the Declarations) | in the aggregate for each annual period during the currency of this Policy separately in respect of Products Liability and separately in respect of Personal Injury (fatal or non-fatal) by Occupational Disease sustained by any employee of the Assured. |

and the Underwriters shall then be liable to pay only the excess thereof up to a further

\$ (as stated in Item 5  
of the Declarations)

ultimate net loss in all in  
respect of each occurrence -  
subject to a limit of

\$ (as stated in Item 6  
of the Declarations)

in the aggregate for each an-  
nual period during the currency  
of this policy separately in re-  
spect of Products Liability and  
separately in respect of Per-  
sonal Injury (fatal or non-fatal)  
by Occupational Disease sustained  
by any employee of the Assured.

#### CONDITIONS

##### 1. PRIOR INSURANCE AND NON CUMULATION OF LIABILITY

It is agreed that if any loss covered hereunder is also covered in whole or in part under any other excess Policy issued to the Assured prior to the inception date hereof the limit of liability hereon as stated in Items 5 and 6 of the Declarations shall be reduced by any amounts due to the Assured on account of such loss under such prior insurance.

Subject to the foregoing paragraph and to all the other terms and conditions of this Policy in the event that personal injury or property damage arising out of an occurrence covered hereunder is continuing at the time of termination of this Policy Underwriters will continue to protect the Assured for liability in respect of such personal injury or property damage without payment of additional premium.

##### 2. MAINTENANCE OF UNDERLYING UMBRELLA

This Policy is subject to the same terms, definitions, exclusions and conditions (except as regards the premium, the amount and limits of liability and except as otherwise provided herein) as are contained in or as may be added to the Underlying Umbrella Policies stated in Item 2 of the Declarations prior to the happening of an occurrence for which claim is made hereunder.

It is a condition of this Policy that the Underlying Umbrella Policies shall be maintained in full effect during the currency hereof except for any reduction of the aggregate limits contained therein solely by payment of claims in respect of accidents and/or occurrences occurring during the period of this Policy or by the operation of Condition C of the Underlying Umbrella Policies.

##### 3. CANCELLATION

This policy may be cancelled by the Named Assured or by the Underwriters or their representatives by mailing written notice to the other party stating when, not less than thirty (30) days thereafter, cancellation shall be effective. The mailing of notice as aforesaid by Underwriters or their representatives to the Named Assured at the address shown in this Policy shall be sufficient proof of notice, and the insurance under this Policy shall end on the effective date and hour of cancellation stated in the notice. Delivery of such written notice either by the Named Assured or by the Underwriters or their representatives shall be equivalent to mailing.

If this Policy shall be cancelled by the Named Assured the Underwriters shall retain the customary short rate proportion of the premium for the period this Policy has been in force. If this Policy shall be cancelled by the Underwriters the Underwriters shall retain

the pro rata proportion of the premium for the period this Policy has been in force. Notice of cancellation by the Underwriters shall be effective even though Underwriters make no payment or tender of return premium.

4. NOTICE OF OCCURRENCE

Whenever the Assured has information from which they may reasonably conclude that an occurrence covered hereunder involves injuries or damage which, in the event that the Assured shall be held liable, is likely to involve this Policy, notice shall be sent as stated in Item 7 of the Declarations as soon as practicable, provided however, that failure to give notice of any occurrence which at the time of its happening did not appear to involve this Policy, but which, at a later date would appear to give rise to claims hereunder, shall not prejudice such claims.

5. OTHER INSURANCE

If other valid and collectible insurance with any other Insurer is available to the Assured covering a loss also covered by this Policy, other than insurance that is in excess of the insurance afforded by this Policy, the insurance afforded by this Policy shall be in excess of and shall not contribute with such other insurance.

DECLARATIONS

ITEM 1. NAMED ASSURED THE STANDARD REGISTER COMPANY

ITEM 2. Underlying Umbrella Policies: PINE TOP INSURANCE COMPANY

ITEM 3. Underlying Umbrella Limits  
(Insuring Agreement II): \$10,000,000. PERSONAL INJURY/PROPERTY DAMAGE  
COMBINED SINGLE LIMIT EXCESS UNDERLYING

ITEM 4. Underlying Umbrella Aggregate Limits  
(Insuring Agreement II): \$10,000,000. PERSONAL INJURY/PROPERTY DAMAGE  
COMBINED SINGLE LIMIT EXCESS UNDERLYING

ITEM 5. Limit of Liability  
(Insuring Agreement II): \$5,000,000. PERSONAL INJURY/PROPERTY DAMAGE  
COMBINED SINGLE LIMIT

ITEM 6. Aggregate Limit of Liability  
(Insuring Agreement II): \$5,000,000. PERSONAL INJURY/PROPERTY DAMAGE  
COMBINED SINGLE LIMIT

ITEM 7. Notice of Occurrence  
(Condition 4) to: BACCALA & SHOOP INSURANCE SERVICES  
6797 N. HIGH STREET, SUITE 324, WORTHINGTON, OHIO 43085

ATTACHED TO AND FORMING PART OF POLICY MLI 00 19 84

ISSUED TO THE STANDARD REGISTER COMPANY

DATED AT COLUMBUS, OHIO

BACCALA & SHOOP INSURANCE SERVICES

BY 

A STOCK COMPANY

**PINE TOP INSURANCE COMPANY**  
CHICAGO, ILLINOIS

A Subsidiary of the Greyhound Corporation  
Administrative Office  
Greyhound Tower — Suite 200  
Phoenix, Arizona 85077

**UMBRELLA LIABILITY POLICY**

7/1/80 - 7/1/81



**PINE TOP INSURANCE COMPANY**  
CHICAGO, ILLINOIS

**PLEASE READ YOUR POLICY**



## UMBRELLA LIABILITY INSURANCE

Named Assured: As stated in Item 1 of the Declarations forming a part hereof and/or subsidiary, associated, affiliated companies or owned and controlled companies, as now

or hereafter constituted and of which prompt notice has been given to the Company (hereinafter called the "Named Assured").

### INSURING AGREEMENTS

#### I. COVERAGE—

The Company hereby agrees, subject to the limitations, terms and conditions herein-after mentioned, to indemnify the Assured for all sums which the Assured shall be obligated to pay by reason of the liability

- (a) Imposed upon the Assured by law,  
or (b) assumed under contract or agreement by the Named Assured and/or any officer, director, stockholder, partner or employee of the Named Assured, while acting in his capacity as such,  
for damages on account of:—  
(i) Personal Injuries  
(ii) Property Damage  
(iii) Advertising liability,  
caused by or arising out of each occurrence happening anywhere in the world.

#### II. LIMIT OF LIABILITY—

The Company hereon shall only be liable for the ultimate net loss the excess of either  
(a) the limits of the underlying insurances as set out in the attached schedule in respect of each occurrence covered by said underlying insurances,  
or (b) the amount as set out in Item 2(c) of the Declarations ultimate net loss in respect of each occurrence not covered by said underlying insurances,  
(hereinafter called the "underlying limits");

and then only up to a further sum as stated in Item 2 (a) of the Declarations in all in respect of each occurrence—subject to a limit as stated in Item 2 (b) of the Declarations in the aggregate for each annual period during the currency of this Policy, separately in respect of Products Liability and in respect of Personal Injury (fatal or non-fatal) by Occupational Disease sustained by any employees of the Assured.

In the event of reduction or exhaustion of the aggregate limits of liability under said underlying insurance by reason of losses paid thereunder, this policy subject to all the terms, conditions and definitions hereof shall

- (1) in the event of reduction pay the excess of the reduced underlying limit  
(2) in the event of exhaustion continue in force as underlying insurance.

The inclusion or addition hereunder of more than one Assured shall not operate to ease the Company's limits of liability beyond those set forth in the Declarations.

#### THIS POLICY IS SUBJECT TO THE FOLLOWING DEFINITIONS:

##### 1. ASSURED—

The unqualified word "Assured" wherever used in this policy includes:

- (a) the Named Assured, and, if the Named Assured is designated in Item 1 of the Declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;  
(b) any officer, director, stockholder, partner or employee of the Named Assured, while acting in his capacity as such, and any organization or proprietor with respect to real estate management for the Named Assured;  
(c) any person, organization, trustee or estate to whom the Named Assured is obligated by virtue of a written contract or agreement to provide insurance such as is afforded by this policy, but only to the extent of such obligation and in respect of operations by or on behalf of the Named Assured or of facilities of the Named Assured or of facilities used by the named Assured;  
(d) any additional assured (not being the Named Assured under this policy) included in the Underlying Insurances, subject to the provisions in Condition B; but not for broader coverage than is available to such additional Assured under any underlying insurances as set out in attached schedule;  
(e) with respect to any automobile owned by the Named Assured or hired for use in behalf of the Named Assured, or to any aircraft owned by or hired for use in behalf of the Named Assured, any person while using such automobile or aircraft and any person or organization legally responsible for the use thereof, provided the actual use of the automobile or aircraft is with the permission of the Named Assured. The insurance extended by this sub-division (e), with respect to any person or organization other than the Named Assured shall not apply—  
1. to any person or organization, or to any agent or employee thereof, operating an automobile repair shop, public garage, sales agency, service station, or public parking place, with respect to any occurrence arising out of the operation thereof;  
2. to any manufacturer of aircraft, aircraft engines, or aviation accessories, or any aviation sales or service or repair organization or airport or hangar operator or their respective employees or agents with respect to any occurrence arising out of any of the aforementioned;  
3. with respect to any hired automobile or aircraft, to the owner thereof or any employee of such owner. This sub-division (e) shall not apply if it restricts the insurance granted under sub-division (d) above.  
4. with respect to any non-owned automobile to any officer, director, stockholder, partner or employee of the Named Assured if such automobile is owned in full or in part by him or a member of his household.

#### 2. PERSONAL INJURIES—

The term "Personal Injuries" wherever used herein means bodily injury (including death at any time resulting therefrom), mental injury, mental anguish, shock, sickness, disease, disability, false arrest, false imprisonment, wrongful eviction, detention, malicious prosecution, discrimination, humiliation; also libel, slander or defamation of character or invasion of rights of privacy, except that which arises out of any Advertising activities.

#### 3. PROPERTY DAMAGE—

The term "Property Damage" wherever used herein shall mean (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period.

#### 4. ADVERTISING LIABILITY—

The term "Advertising Liability" wherever used herein shall mean:

- (1) Libel, slander or defamation;  
(2) Any infringement of copyright or of title or of slogan;  
(3) Piracy or unfair competition or idea misappropriation under an implied contract;  
(4) Any invasion of right of privacy;

committed or alleged to have been committed in any advertisement, publicity article, broadcast or telecast and arising out of the Named Assured's advertising activities.

#### 5. OCCURRENCE—

The term "Occurrence" wherever used herein shall mean an accident or a happening or event or a continuous or repeated exposure to conditions which unexpectedly and unintentionally results in personal injury, property damage or advertising liability during the policy period. All such exposure to substantially the same general conditions existing at or emanating from one premises location shall be deemed one occurrence.

#### 6. DAMAGES—

The term "Damages" includes damages for death and for care and loss of services resulting from personal injury.

#### 7. ULTIMATE NET LOSS—

The term "Ultimate Net Loss" shall mean the total sum which the Assured, or his Underlying Insurers as scheduled, or both, become obligated to pay by reason of personal injuries, property damage or advertising liability claims, either through adjudication or compromise, and shall also include hospital, medical and funeral charges and all sums paid as salaries, wages, compensation, fees, charges and law costs, premiums on attachment or appeal bonds, interest, expenses for doctors, lawyers, nurses and investigators and other persons, and for litigation, settlement, adjustment and investigation of claims and suits which are paid as a consequence of any occurrence covered hereunder, excluding only the salaries of the Assured's or of any underlying insurer's permanent employees.

The Company shall not be liable for expenses as aforesaid when such expenses are included in other valid and collectible insurance.

#### 8. AUTOMOBILE—

The term "Automobile", wherever used herein, shall mean a land motor vehicle, trailer or semi-trailer.

#### 9. AIRCRAFT—

The term "Aircraft", wherever used herein, shall mean any heavier than air or lighter than air aircraft designed to transport persons or property.

#### 10. PRODUCTS LIABILITY—

The term "Products Liability" includes the "Products Hazard" and "Completed Operations Hazard" defined as follows:

- (1) "Products Hazard" includes bodily injury and property damage arising out of the Named Assured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the Named Assured, and after physical possession of such products has been relinquished to others. "Named Assured's Products" means goods or products manufactured, sold, handled or distributed by the Named Assured or by others trading under his name, including any container thereof (other than a vehicle), but "Named Assured's Products" shall not include a vending machine or any other property other than such container, rented to or located for use of others but not sold.  
(2) "Completed Operations Hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the Named Assured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:  
(a) when all operations to be performed by or on behalf of the Named Assured under the contract have been completed,

**UMBRELLA LIABILITY POLICY DECLARATIONS**

Policy Number

**UP 50 38 35**

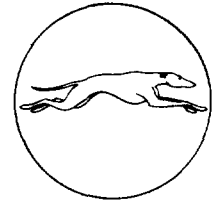
**PINE TOP INSURANCE COMPANY**

CHICAGO, ILLINOIS

*A Subsidiary of the Greyhound Corporation*

Administrative Office  
Greyhound Tower — Suite 200  
Phoenix, Arizona 85077

**A STOCK COMPANY**



ITEM 1. (a) Named Assured: **THE STANDARD REGISTER COMPANY**  
(b) Address of Named Assured: **626 ALBANY STREET, P.O. BOX 1066  
DAYTON, OHIO 45401**

ITEM 2. Limit of Liability—as Insuring Agreement II  
(a) Limit in all in respect of each occurrence \$ 10,000,000.  
(b) Limit in the aggregate for each annual period where applicable \$ 10,000,000.  
(c) Deductible amount \$ 10,000.

**"THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY  
AN APPROVED NON-LICENSED INSURER IN THE STATE  
OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY  
BY THE OHIO INSURANCE GUARANTY ASSOCIATION."**

ITEM 3. Policy Period: Beginning at 12:01 A.M. on the **1ST** day of **JULY, 1980**  
and ending at 12:01 A.M. on the **1ST** day of **JULY, 1981**

ITEM 4. Notice of Occurrence (Condition G) to: **BACCALA & SHOOP INSURANCE SERVICES  
6797 N. HIGH ST., SUITE 324, WORTHINGTON, OHIO 43085**

ITEM 5. Currency (Condition Q): United States Currency **ANNUAL PREMIUM \$9,800.**

ITEM 6. Payment of Premium (Condition Q) to: **BACCALA & SHOOP INSURANCE SERVICES  
TWO CENTURY PLAZA, SUITE 2100, 2049 CENTURY PARK EAST, LOS ANGELES, CA 90067**  
**SCHEDULE OF UNDERLYING INSURANCES**

CARRIER	TYPE OF POLICY	LIMITS OF LIABILITY
SEE ENDORSEMENT NO. 10	Comprehensive General Liability:	Bodily Injury Liability \$ each person \$ each occurrence \$ aggregate Property Damage Liability \$ each occurrence \$ aggregate
SEE ENDORSEMENT NO. 10	Automobile Liability:	Bodily Injury Liability \$ each person \$ each occurrence Property Damage Liability \$ each occurrence
SEE ENDORSEMENT NO. 10	Employers' Liability:	one accident

Primary coverage provides:

	Yes	No
Products/Completed Operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Comprehensive Personal Liability	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Broad Form P.D. (Lloyds)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(Bureau)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Personal Injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	Yes	No
Fire Legal Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Blanket Contractual	<input checked="" type="checkbox"/>	<input type="checkbox"/>
"xcu" Hazards	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Errors & Omissions/Malpractice	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Watercraft Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Said insurance is made and accepted subject to the foregoing stipulations and conditions, and to the stipulations and conditions printed on pages 2, 3 & 4 of this policy, which are hereby made a part of said insurance, together with such other provisions, stipulations and conditions as may be endorsed on said Policy or added thereto as therein provided.

*Paul M. Egner*

Vice President & Controller

DATED AT: **COLUMBUS, OHIO**

*R. M. Egner*

President

This 16TH day of JULY, 19 80

*Jack S. Sings*

IT IS HEREBY UNDERSTOOD AND AGREED THAT ENDORSEMENT NO. 9, SPECIFIC WORKERS' COMPENSATION ENDORSEMENT IS DELETED IN ITS ENTIRETY AND REPLACED BY THE FOLLOWING:

SPECIFIC EXCESS WORKERS' COMPENSATION ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT EXCLUSION (a) OF THE POLICY IS AMENDED TO DELETE THE WORDS "WORKMEN'S COMPENSATION". ALL OTHER PROVISIONS OF THE EXCLUSION REMAIN UNCHANGED.

IT IS FURTHER AGREED THAT AS RESPECTS WORKERS' COMPENSATION AS PROVIDED HEREIN, THE FOLLOWING CONDITIONS APPLY:

- (a) THIS AGREEMENT APPLIES TO LOSS SUSTAINED BY THE EMPLOYER BECAUSE OF LIABILITY IMPOSED UPON THE EMPLOYER BY:
  - (1) THE WORKERS' COMPENSATION ACT OF EACH STATE NAMED IN ITEM 3 OF THE DECLARATIONS, OR
  - (2) ON ACCOUNT OF PERSONAL INJURIES AND OCCUPATIONAL DISEASES SUSTAINED, BY EMPLOYEES EMPLOYED BY THE EMPLOYER AND ENGAGED IN BUSINESS OPERATIONS SPECIFIED IN THE DECLARATIONS OR IN SUCH OTHER BUSINESS OPERATIONS OF THE EMPLOYER AS ARE INCIDENTAL TO THOSE SPECIFIED, AS A RESULT OF OCCURRENCES TAKING PLACE AT OR AFTER THE EFFECTIVE DATE SPECIFIED IN THE DECLARATIONS.
- (b) WITH RESPECT TO EACH OCCURRENCE, THE EMPLOYER SHALL RETAIN AS ITS OWN NET RETENTION LOSS IN THE AMOUNT OF THE RETENTION STATED IN THE DECLARATIONS, AND THE CORPORATION HEREBY AGREES TO INDEMNIFY THE EMPLOYER AGAINST LOSS IN EXCESS OF SUCH RETENTION, SUBJECT TO THE LIMIT OF INDEMNITY STATED IN THE DECLARATIONS: PROVIDED THAT THE EMPLOYER SHALL HAVE THE RIGHT TO INSURE ELSEWHERE A PORTION OF ITS RETENTION
- (c) IT IS AGREED THAT THE RETENTION AS SPECIFIED IN (b) ABOVE SHALL NOT BE LESS THAN: \$2,100,000. EACH OCCURRENCE.

The Effective Date of this Endorsement is JULY 1, 1980  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

Ad : CLEVELAND, OHIO 44114

Date Of Issue: 12-17-80 By jc End No. 14

# **Marsh & McLennan**

---

Marsh & McLennan, Incorporated  
Diamond Shamrock Building  
1100 Superior Avenue  
Cleveland, Ohio 44114  
Telephone 216 241-0908

November 10, 1980

Mr. Merle Brumbaugh  
The Standard Register Company  
626 Albany Street  
Box 1167  
Dayton, Ohio 45401

RE: Pine Top Insurance Company  
Commercial Umbrella Liability  
Policy#: UP503835

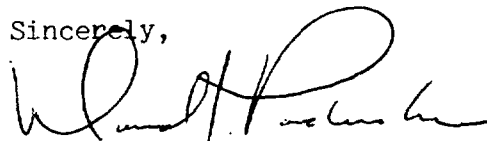
Dear Merle:

Attached is an endorsement received from Pine Top Insurance Company amending their Schedule of Underlying Insurance to show the Employee Benefits Liability underlying limit of liability to be \$1,000,000 Each Person and \$1,000,000 Each Occurrence.

Merle, since your policy provides this excess coverage, the Pine Top requires that the endorsement be issued to reflect the underlying limit.

If you should have any questions, let me know.

Sincerely,



David J. Poduska

DJP/df  
Enclosure

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE FOLLOWING ENDORSEMENTS ARE DELETED IN THEIR ENTIRETY:

- ENDORSEMENT NO. 10, SCHEDULE OF UNDERLYING INSURANCES (DATE OF ISSUE: 7-16-80)

ENDORSEMENT NO. 10, AMENDMENT TO ORIGINAL ENDORSEMENT NO. 10, SCHEDULE OF UNDERLYING INSURANCES (DATE OF ISSUE: 9-19-80)

ENDORSEMENT NO. 11, AMENDMENT TO ORIGINAL ENDORSEMENT NO. 10, SCHEDULE OF UNDERLYING INSURANCES (DATE OF ISSUE 10-28-80)

ENDORSEMENT NO. 12, AMENDMENT TO ENDORSEMENT NO. 11 (DATE OF ISSUE: 12-05-80)

IT IS FURTHER AGREED THAT HERewith IS CORRECTED SCHEDULE OF UNDERLYING INSURANCES:

SCHEDULE OF UNDERLYING INSURANCES

CARRIER	TYPE OF POLICY		LIMIT OF LIABILITY
LIBERTY MUTUAL	COMPREHENSIVE GENERAL LIABILITY INCLUDING PRODUCTS LIABILITY		BODILY INJURY LIABILITY
		\$ ---	EACH PERSON
		\$1,000,000.	EACH OCCURRENCE
		\$1,000,000.	AGGREGATE
			PROPERTY DAMAGE LIABILITY
		\$1,000,000.	EACH OCCURRENCE
		\$1,000,000.	AGGREGATE
LIBERTY MUTUAL	AUTOMOBILE LIABILITY	\$ 750,000.	BODILY INJURY & PROPERTY DAMAGE COMBINED SINGLE LIMIT EACH OCCURRENCE
LIBERTY MUTUAL	EMPLOYER'S BENEFITS LIABILITY	\$1,000,000.	EACH CLAIM
		\$1,000,000.	AGGREGATE

(CONTINUED)

The Effective Date of this Endorsement is JULY 1, 1980

All other terms and conditions remain unchanged.

This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

At: CLEVELAND, OHIO 44114

Date Of Issue: 12-17-80

By jc

End No. 13  
(PAGE 1 OF 2)

By   
BACALA & SLOOP INSURANCE SERVICES

CARRIER	TYPE OF POLICY	LIMIT OF LIABILITY
EMPLOYER'S RE	SPECIFIC EXCESS WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY (CAL.ONLY)	\$2,000,000. ONE ACCIDENT EXCESS \$100,000 S.I.R.
LIBERTY MUTUAL	EMPLOYER'S LIABILITY (ALL OTHER STATES)	\$ 100,000. ONE ACCIDENT
LIBERTY MUTUAL (OHIO ONLY)	SPECIFIC EXCESS WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY	\$2,000,000. ONE ACCIDENT EXCESS \$150,000. S.I.R.

The Effective Date of this Endorsement is JULY 1, 1980  
 All other terms and conditions remain unchanged.  
 This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

At: CLEVELAND, OHIO

Date Of Issue: 12-17-80 By jc End No. 13  
 (PAGE 2 OF 2)

BSIS-70

  
 BACCALA & SHOOP INSURANCE SERVICES

IT IS HEREBY UNDERSTOOD AND AGREED THAT ENDORSEMENT NO. 11 IS  
CORRECTED AS FOLLOWS:

<u>CARRIER</u>	<u>TYPE OF POLICY</u>	<u>LIMITS OF LIABILITY</u>
LIBERTY MUTUAL	EMPLOYEE BENEFITS LIABILITY	\$1,000,000. \$1,000,000. EACH CLAIM AGGREGATE

The Effective Date of this Endorsement is  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of

JULY 1, 1980  
UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

At : CLEVELAND, OHIO 44114

Date Of Issue: 12-5-80 By nf End No. 12

  
By  
BACCALA & SHOOP INSURANCE SERVICES

IT IS HEREBY UNDERSTOOD AND AGREED THAT ENDORSEMENT NO. 10, SCHEDULE OF UNDERLYING INSURANCE, IS AMENDED TO INCLUDE THE FOLLOWING:

<u>CARRIER</u>	<u>TYPE OF POLICY</u>	<u>LIMITS OF LIABILITY</u>
LIBERTY MUTUAL	EMPLOYEE BENEFITS	\$1,000,000. EACH PERSON
	LIABILITY	\$1,000,000. EACH OCCURRENCE

The Effective Date of this Endorsement is JULY 1, 1980  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

Address: CLEVELAND, OHIO 44114

Date Of Issue: 10-28-80 By nf End No. 11

BSIS-70

  
BACCALA & SHOOP INSURANCE SERVICES



# Correspondence Instructions

Date Nov. 14, 1980

The Attached Papers Are Referred

To Mr. Merle Brumbaugh

For the Purpose Indicated by the Check Mark ☒

- ☐ Please note and file.
- ☐ Please note and return to me.
- ☐ Please note and see me about this \_\_\_\_ A. M. \_\_\_\_ P. M.
- ☐ Please answer, sending me copy of your letter.
- ☐ Please prepare reply for my signature.
- ☐ Please take charge of this.
- ☐ To be signed.
- ☒ For your information.
- ☐ Your comments, please.
- ☐ For your approval.
- ☐ RUSH—Immediate action desired.

REMARKS:

Signed

Steve Potuska

TOPS—FORM 1272

LITHO IN U.S.A.

ENDORSEMENT NO. 10, SCHEDULE

ING THE FOLLOWING:

## LIMITS OF LIABILITY

\$2,000,000. ONE ACCIDENT  
EXCESS  
\$ 150,000.SIR

\$ 100,000. ONE ACCIDENT

\$ 750,000. BODILY INJURY & PROPERTY  
DAMAGE COMBINED SINGLE  
LIMIT EACH OCCURRENCE

The Effective Date of this Endorsement is JULY 1, 1980

All other terms and conditions remain unchanged.

This endorsement is attached to and made a part of UP 50 38 35

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

Address: CLEVELAND, OHIO 44114

Date Of Issue: 9-19-80

By nf

End No. 10

At COLUMBUS, OHIO

By  
BACCALA & SHOOP INSURANCE SERVICES

SCHEDULE OF UNDERLYING INSURANCE

CARRIER	TYPE OF POLICY	LIMITS OF LIABILITY	
LIBERTY MUTUAL	COMPREHENSIVE GENERAL LIABILITY INCLUDING PRODUCTS LIABILITY	\$ - - -	BODILY INJURY LIABILITY
		\$1,000,000.	EACH PERSON
		\$1,000,000.	EACH OCCURRENCE
		\$1,000,000.	AGGREGATE
PA. MFG. ASSOC.	AUTOMOBILE LIABILITY	\$1,000,000.	PROPERTY DAMAGE LIABILITY
		\$1,000,000.	EACH OCCURRENCE
		\$1,000,000.	AGGREGATE
		\$ 750,000.	BODILY INJURY & PROPERTY DAMAGE COMBINED SINGLE LIMIT EACH OCCURRENCE
LIBERTY MUTUAL	SPECIFIC EXCESS WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY	\$2,000,000.	ONE ACCIDENT
		EXCESS	
		\$150,000.	SIR

The Effective Date of this Endorsement is JULY 1, 1980  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

At CLEVELAND, OHIO 44114

Date Of Issue: 7-16-80 By et End No. 10

  
By  
BACCALA & SHOOP INSURANCE SERVICES

SPECIFIC EXCESS WORKERS' COMPENSATION ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT EXCLUSION (a) OF THE POLICY IS AMENDED TO DELETE THE WORDS "WORKMEN'S COMPENSATION". ALL OTHER PROVISIONS OF THE EXCLUSION REMAIN UNCHANGED.

IT IS FURTHER AGREED THAT AS RESPECTS WORKERS' COMPENSATION AS PROVIDED HEREIN, THE FOLLOWING CONDITIONS APPLY:

- a) THIS AGREEMENT APPLIES TO LOSS SUSTAINED BY THE EMPLOYER BECAUSE OF LIABILITY IMPOSED UPON THE EMPLOYER BY:
  - (1) THE WORKERS' COMPENSATION ACT OF EACH STATE NAMED IN ITEM 3 OF THE DECLARATIONS, OR
  - (2) ON ACCOUNT OF PERSONAL INJURIES AND OCCUPATIONAL DISEASES SUSTAINED, BY EMPLOYEES EMPLOYED BY THE EMPLOYER AND ENGAGED IN BUSINESS OPERATIONS SPECIFIED IN THE DECLARATIONS OR IN SUCH OTHER BUSINESS OPERATIONS OF THE EMPLOYER AS ARE INCIDENTAL TO THOSE SPECIFIED, AS A RESULT OF OCCURRENCES TAKING PLACE AT OR AFTER THE EFFECTIVE DATE SPECIFIED IN THE DECLARATIONS.
- b) WITH RESPECT TO EACH OCCURRENCE, THE EMPLOYER SHALL RETAIN AS ITS OWN NET RETENTION LOSS IN THE AMOUNT OF THE RETENTION STATED IN THE DECLARATIONS, AND THE CORPORATION HEREBY AGREES TO INDEMNIFY THE EMPLOYER AGAINST LOSS IN EXCESS OF SUCH RETENTION, SUBJECT TO THE LIMIT OF INDEMNITY STATED IN THE DECLARATIONS; PROVIDED THAT THE EMPLOYER SHALL HAVE THE RIGHT TO INSURE ELSEWHERE A PORTION OF ITS RETENTION
- c) IT IS AGREED THAT THE RETENTION AS SPECIFIED IN (b) ABOVE SHALL NOT BE LESS THAN: \$2,150,000. EACH OCCURRENCE.

The Effective Date of this Endorsement is JULY 1, 1980  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of UP 50 38 35

AT COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY  
Broker/Agent: MARSH & MCLENNAN, INC.  
A S: CLEVELAND, OHIO 44114

Date Of Issue: 7-16-80 By et End No. 9

  
BY  
BACCALA & SHOOP INSURANCE SERVICES

ADVERTISER'S LIABILITY FOLLOWING FORM

IT IS AGREED THAT THIS POLICY DOES NOT APPLY TO LIABILITY ARISING OUT OF:

- (a) LIBEL, SLANDER, OR OTHER ACTS OF DEFAMATION, OR
- (b) ANY INFRINGEMENT OF COPYRIGHT OR OF TITLE OR OF SLOGAN, OR
- (c) PIRACY OR UNFAIR COMPETITION OR IDEA MISAPPROPRIATION UNDER IMPLIED CONTRACT, OR
- (d) ANY INVASION OF RIGHT OF PRIVACY COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED IN ANY ADVERTISEMENT, PUBLICITY ARTICLE, BROADCAST OR TELECAST ARISING OUT OF THE INSURED'S ADVERTISING ACTIVITIES.

UNLESS SUCH LIABILITY IS COVERED BY VALID AND COLLECTIBLE UNDERLYING INSURANCE AS SHOWN IN THE SCHEDULE OF UNDERLYING INSURANCE AT THE LIMIT SHOWN THEREON.

The Effective Date of this Endorsement is JULY 1, 1980  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of UP 50 38 35

At COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

Broker/Agent: MARSH & MCLENNAN, INC.

At AS: CLEVELAND, OHIO 44114

Date Of Issue: 7-16-80 By et End No. 8

  
BACCALA & SHOOP INSURANCE SERVICES

PUNITIVE DAMAGES LIMITATION

IT IS AGREED THAT THIS POLICY DOES NOT APPLY TO LIABILITY FOR PUNITIVE OR EXEMPLARY DAMAGES UNLESS SUCH LIABILITY IS COVERED BY VALID AND COLLECTIBLE UNDERLYING INSURANCE AS LISTED IN THE SCHEDULE OF UNDERLYING INSURANCE, FOR THE FULL LIMIT SHOWN THEREIN, AND THEN ONLY FOR SUCH HAZARDS FOR WHICH COVERAGE IS AFFORDED UNDER SAID UNDERLYING INSURANCE.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS JULY 1, 1980 AT COLUMBUS, OHIO  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF UP 50 38 35

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER AGENT: MARSH & MCLENNAN, INC.

ADDRESS: CLEVELAND, OHIO 44114

DATE OF ISSUE 7-16-80 BY et END NO 7



EMPLOYEE BENEFITS LIABILITY ENDORSEMENT

IT IS AGREED THAT THE POLICY IS AMENDED TO INCLUDE THE FOLLOWING:

- I. EMPLOYEE BENEFITS LIABILITY: THE COMPANY WILL INDEMNIFY THE INSURED FOR ULTIMATE NET LOSS WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY, IN EXCESS OF THE APPLICABLE LIMIT OF THE UNDERLYING EMPLOYEE BENEFIT LIABILITY POLICY DESCRIBED IN THE SCHEDULE OF UNDERLYING INSURANCE, ON ACCOUNT OF ANY CLAIM MADE AGAINST THE INSURED AND CAUSED BY NEGLIGENT ACT, ERROR OR OMISSION OF THE INSURED OR ANY OTHER PERSON FOR WHOSE ACTS THE INSURED IS LEGALLY LIABLE IN THE ADMINISTRATION OF THE INSURED'S EMPLOYEE BENEFIT PROGRAMS AS DEFINED HEREIN.
- II. DEFINITIONS:
- (a) "EMPLOYEE BENEFIT PROGRAMS" - THE TERM "EMPLOYEE BENEFIT PROGRAM" SHALL MEAN GROUP LIFE INSURANCE, GROUP ACCIDENT OR HEALTH INSURANCE, PENSION PLANS, EMPLOYEE STOCK SUBSCRIPTION PLANS, WORKERS' COMPENSATION, UNEMPLOYMENT INSURANCE, SOCIAL SECURITY AND DISABILITY BENEFITS, AND ANY OTHER SIMILAR BENEFIT PROGRAM.
- (b) "ADMINISTRATION" - THE UNQUALIFIED WORD "ADMINISTRATION," WHEREVER USED,
- (1) GIVING COUNSEL TO EMPLOYEES WITH RESPECT TO EMPLOYEE BENEFIT PROGRAMS;
  - (2) INTERPRETING EMPLOYEE BENEFIT PROGRAMS;
  - (3) HANDLING OF RECORDS IN CONNECTION WITH EMPLOYEE BENEFIT PROGRAMS;
  - (4) EFFECTING ENROLLMENT OF EMPLOYEES UNDER EMPLOYEE BENEFIT PROGRAMS;
- PROVIDED ALL SUCH ACTS ARE AUTHORIZED BY THE NAMED INSURED.
- (c) "OCCURRENCE" - FOR THE PURPOSE OF THE COVERAGE AFFORDED BY THIS ENDORSEMENT, THE TERM "OCCURRENCE" AS USED IN THIS POLICY SHALL MEAN A CLAIM BROUGHT AGAINST THE INSURED DURING THE POLICY PERIOD. IF DURING THE POLICY PERIOD THE INSURED SHALL BECOME AWARE OF ANY EVENT WHICH MAY SUBSEQUENTLY GIVE RISE TO A CLAIM AGAINST THEM BY REASON OF ANY NEGLIGENT ACT, ERROR OR OMISSION AND SHALL DURING THE POLICY PERIOD GIVE WRITTEN NOTICE TO THE COMPANY OF SUCH EVENT, ANY CLAIM WHICH MAY SUBSEQUENTLY BE MADE AGAINST THE INSURED ARISING OUT OF THAT NEGLIGENT ACT, ERROR OR OMISSION SHALL BE DEEMED FOR THE PURPOSES OF THIS ENDORSEMENT TO HAVE BEEN MADE DURING THE POLICY PERIOD.
- (d) "ULTIMATE NET LOSS" - THE TERM "ULTIMATE NET LOSS" AS DEFINED IN THE POLICY, IS AMENDED TO INCLUDE EMPLOYEE BENEFITS LIABILITY AS DEFINED IN PARAGRAPH I ABOVE.
- III. EXCLUSIONS: THE INSURANCE AFFORDED BY THIS ENDORSEMENT SHALL NOT APPLY TO ANY LIABILITY HEREUNDER UNLESS SUCH LIABILITY IS COVERED BY VALID AND COLLECTIBLE UNDERLYING INSURANCE AS DESCRIBED IN THE SCHEDULE OF UNDERLYING INSURANCE, AND THEN ONLY FOR SUCH HAZARDS FOR WHICH COVERAGE IS AFFORDED UNDER SAID UNDERLYING INSURANCE.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF

JULY 1, 1980

AT: COLUMBUS, OHIO

UP 50 38 35

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER AGENT: MARSH & MCLENNAN, INC.

ADDRESS: CLEVELAND, OHIO 44114

DATE OF ISSUE 7-16-80 BY et

END NO. 6

BY



BACCALA & SHOOP INSURANCE SERVICE

NO-FAULT AUTOMOBILE EXCLUSION ENDORSEMENT

IT IS AGREED THAT THIS POLICY SHALL NOT APPLY TO ANY BENEFITS OR OPTIONAL COVERAGES AVAILABLE TO ANY INSURED UNDER ANY STATE OR FEDERAL AUTOMOBILE REPARATIONS ACT OR NO-FAULT LAWS.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS JULY 1, 1980  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF UP 50 38 35

AT: COLUMBUS, OHIO

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER AGENT: MARSH & MCLENNAN, INC.

ADDRESS: CLEVELAND, OHIO 44114

DATE OF ISSUE 7-16-80 et END NO. 5

BY   
BACCALA & SHOOP INSURANCE SERVICE

REAL PROPERTY  
CARE, CUSTODY AND CONTROL EXCLUSION

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE INSURANCE AFFORDED BY THIS POLICY SHALL NOT APPLY TO LIABILITY FOR INJURY TO OR DESTRUCTION OF ANY REAL PROPERTY LEASED BY, RENTED TO, USED BY, OR IN THE CARE, CUSTODY AND CONTROL OF THE INSURED, HIS AGENTS OR SUBCONTRACTORS OR TO ANY PROPERTY AS TO WHICH THE INSURED, HIS AGENTS OR SUBCONTRACTORS ARE, FOR ANY PURPOSE, EXERCISING PHYSICAL CONTROL.

The Effective Date of this Endorsement is  
All other terms and conditions remain unchanged.  
This endorsement is attached to and made a part of

JULY 1, 1980  
UP 50 38 35

AT: COLUMBUS, OHIO

Issued To: THE STANDARD REGISTER COMPANY

B /Agent: MARSH & MCLENNAN, INC.

Address: CLEVELAND, OHIO 44114

Date Of Issue: 7-16-80

By et

End No. 4



BACCALA & SHOOP INSURANCE SERVICES



EMPLOYEE RETIREMENT AND INCOME SECURITY ACT  
EXCLUSION ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED, SUCH INSURANCE AS IS  
AFFORDED BY THIS POLICY SHALL NOT APPLY WITH RESPECT TO ANY  
CLAIM OR CLAIMS BROUGHT ABOUT AS A RESULT OF ANY VIOLATION OF  
ANY RESPONSIBILITIES, OBLIGATIONS OR DUTIES IMPOSED UPON FIDU-  
CIARIES BY THE EMPLOYEE RETIREMENT AND INCOME SECURITY ACT OF  
1974 OR AMENDMENTS THERETO.

THE EFFECTIVE DATE OF THIS ENDORSEMENT IS  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF

JULY 1, 1980  
UP 50 38 35

AT COLUMBUS, OHIO

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER/AGENT: MARSH & MCLENNAN, INC.

ADDRESS: CLEVELAND, OHIO

DATE OF ISSUE: 7-16-80  
BSIS 64

BY et

END NO. 3

  
BY  
BACCALA & SHOOP INSURANCE SERVICES

## CANCELLATION FOR NON-PAYMENT OF PREMIUM

It is agreed that irrespective of any other terms or conditions contained in this policy or endorsements attached thereto, this policy may be cancelled by the company, or by Baccala & Shoop Insurance Services, in their behalf, for non-payment of any unpaid portion of the premium by delivering to the insured or by sending to the insured by mail, registered or unregistered, at the insured's address as shown herein, not less than ten days written notice stating when the cancellation shall be effective.

All other terms and conditions remain unchanged.

The effective date of this endorsement is: JULY 1, 1980

This endorsement is attached to and made a part of Policy No. UP 50 38 35

Issued To: THE STANDARD REGISTER COMPANY

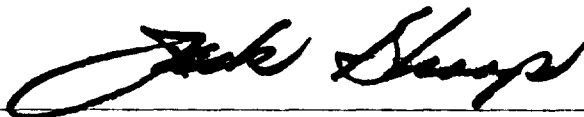
Broker/Agent: MARSH & MCLENNAN, INC.

Address: 1100 SUPERIOR AVENUE  
CLEVELAND, OHIO 44114

Date of Issue: JULY 1, 1980

END. No: 2

BY



Baccala & Shoop Insurance Services



# PINE TOP INSURANCE COMPANY

CHICAGO, ILLINOIS

A Subsidiary of the Greyhound Corporation

Administrative Office  
Greyhound Tower — Suite 200  
Phoenix, Arizona 85077

BACCALA & SHOOP INSURANCE SERVICES

## Endorsement

Named Insured: THE STANDARD REGISTER COMPANY

Policy No.: UP 50 38 35  
Endorsement No.: 1

### SERVICE OF SUIT CLAUSE

It is agreed that in the event of the failure of the Company hereon to pay any amount claimed to be due hereunder, the Company hereon, at the request of the Insured, will submit to the jurisdiction of any court of competent jurisdiction within the United States of America and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service of process in such suit may be made upon Cecil Nusbaum, Greyhound Towers, Phoenix, Arizona 85077, that in any suit instituted against the Company upon this contract, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above named is authorized and directed to accept service of process on behalf of the Company in any such suit and/or upon the request of the Insured to give a written undertaking to the Insured that he will enter a general appearance upon the Company's behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States of America, which makes provision therefor, the Company hereon hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute or his successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured or any beneficiary hereunder arising out of this contract of insurance, and hereby designates the above named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

This endorsement to take effect on the 1ST day of JULY, 19 80 . All other terms and conditions remain unchanged.

Countersigned: AT COLUMBUS, OHIO

Authorized Representative

- (b) when all operations to be performed by or on behalf of the Named Assured at the site of the operations have been completed, or
- (c) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The Completed Operations Hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials.

#### 11. ANNUAL PERIOD—

The term "Annual Period" shall mean each consecutive period of one year commencing from the inception date of this Policy.

#### THIS POLICY IS SUBJECT TO THE FOLLOWING EXCLUSIONS:

This Policy shall not apply:—

- (a) to any obligation for which the Assured and any company as its insurer may be held liable under any Workmen's Compensation, unemployment compensation or disability benefits law provided, however, that this exclusion does not apply to liability of others assumed by the Named Assured under contract or agreement;
- (b) to personal injury, property damage or advertising injury arising out of the conduct of any partnership or joint venture of which the Assured is a partner or member and which is not designated in this policy as a Named Assured;
- (c) to loss of use of tangible property which has not been physically injured or destroyed resulting from:
  - (1) a delay in or lack of performance by or on behalf of the Named Assured, of any contract or agreement, or
  - (2) the failure of the Named Assured's products or work performed by or on behalf of the Named Assured to meet the level of performance, quality, fitness or durability warranted or represented by the Named Assured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the Named Assured's products or work performed by or on behalf of the Named Assured after such products or work have been put to use by any person or organization other than an Assured;
- (d) to property damage to the Named Assured's products arising out of such products or any part of such products;
- (e) to property damage to work performed by or on behalf of the Named Assured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (f) to damages claimed for the withdrawal, inspection, repair, replacement or loss of use of the Named Assured's products or work completed by or for the Named Assured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (g) with respect to advertising activities, to claims made against the Assured for:
  - (1) failure of performance of contract, but this shall not relate to claims for unauthorized appropriation of ideas based upon alleged breach of an implied contract;
  - (2) infringement of registered trade marks, service mark or trade name by use thereof as the registered trade mark, service mark or trade name of goods or services sold, offered for sale or advertised, but this shall not relate to titles or slogans;
  - (3) incorrect description of any article or commodity;
  - (4) mistake in advertised price;
- (h) except in respect of occurrences taking place in the United States of America, its territories or possessions, or Canada, to any liability of the Assured directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- (i) to any liability arising out of the violation of any statute, law, ordinance or regulation prohibiting discrimination or humiliation because of race, creed, colour or national origin;
- (j) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (k) in respect to family protection (uninsured motorist) coverage as provided by the Primary Insurer.

Except insofar as coverage is available to the Assured in the underlying insurances as set out in the attached Schedule, this policy shall not apply:

- (l) to the liability of any Assured hereunder for assault and battery committed by or at the direction of such Assured except liability for Personal Injuries resulting from any act alleged to be assault and battery committed for the purpose of preventing or eliminating danger in the operation of aircraft, or for the purpose of preventing Personal Injuries or Property Damage; it being understood and agreed that this exclusion shall not apply to the liability of the Named Assured for personal injury to their employees, unless such liability is already excluded under Exclusion (a) above;
- (m) with respect to any aircraft owned by the Assured except liability of the Named Assured for aircraft not owned by them; it being understood and agreed that this exclusion shall not apply to the liability of the Named Assured for personal injury to their employees, unless such liability is already excluded under Exclusion (a) above;
- (n) with respect to any watercraft owned by the Assured, while away from premises owned, rented or controlled by the Assured, except liability of the Named Assured for watercraft not owned by them, it being understood and agreed that this exclusion shall not apply to the liability of the Named Assured for personal injury to their employees, unless such liability is already excluded from Exclusion (a) above;
- (o) to any employee with respect to injury to or the death of another employee of the same Employer injured in the course of such employment.
- (p) **NUCLEAR INCIDENT EXCLUSION CLAUSE—LIABILITY—DIRECT (BROAD)**  
The insurance afforded under and liability coverage of this Policy does not apply:
  - I. Under any Liability Coverage, to injury, sickness, disease, death or destruction
    - (a) with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
    - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had the Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
  - II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect of bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
  - III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
    - (a) the nuclear material (1) is at any material facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
    - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
    - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.
  - IV. As used in this endorsement:
 

"Hazardous Properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or byproduct material; "source material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof, "nuclear facility" means

    - (a) any nuclear reactor,
    - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
    - (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at anytime the total amount

of such material is in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage of or disposal of waste.

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

#### **THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS—**

##### **A. PREMIUM—**

Unless otherwise provided for the premium for this Policy is a flat premium and is not subject to adjustment except as provided in Conditions B and P.

##### **B. ADDITIONAL ASSURED—**

In the event of additional assureds being added to the coverage under the Underlying Insurances during currency hereof prompt notice shall be given to the Company hereon who shall be entitled to charge an appropriate additional premium hereon.

##### **C. PRIOR INSURANCE AND NON CUMULATION OF LIABILITY—**

It is agreed that if any loss covered hereunder is also covered in whole or in part under any other excess policy issued to the Assured prior to the inception date hereof the limit of liability hereon as stated in Item 2 of the Declarations shall be reduced by any amounts due to the Assured on account of such loss under such prior insurance.

##### **D. SPECIAL CONDITIONS APPLICABLE TO OCCUPATIONAL DISEASE—**

As regards personal injury (fatal or non-fatal) by occupational disease sustained by any employee of the Assured, this policy is subject to the same warranties, terms and conditions (except as regards the premium, the amounts and limits of liability and the renewal agreement, if any) as are contained in or as may be added to the underlying insurances prior to the happening of an occurrence for which claim is made hereunder.

##### **E. INSPECTION AND AUDIT—**

The Company shall be permitted but not obligated to inspect the Assured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the Assured or others, to determine or warrant that such property or operations are safe.

The Company may examine and audit the Assured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

##### **F. CROSS LIABILITY—**

In the event of claims being made by reason of personal injury suffered by any employee of one Assured hereunder for which another Assured hereunder is or may be liable, then this policy shall cover such Assured against whom a claim is made or may be made in the same manner as if separate policies had been issued to each Assured hereunder.

In the event of claims being made by reason of damage to property belonging to any Assured hereunder for which another Assured is, or may be, liable then this policy shall cover such Assured against whom a claim is made or may be made in the same manner as if separate policies had been issued to each Assured hereunder.

Nothing contained herein shall operate to increase the Company's limit of liability as set forth in Insuring Agreement II.

##### **G. NOTICE OF OCCURRENCE—**

Whenever the Assured has information from which the Assured may reasonably conclude that an occurrence covered hereunder involves injuries or damages which, in the event that the Assured should be held liable, is likely to involve this policy, notice shall be sent as stated in Item 4 of the Declarations as soon as practicable, provided, however, that failure to give notice of any occurrence which at the time of its happening did not appear to involve this policy but which, at a later date, would appear to give rise to claims hereunder, shall not prejudice such claims.

##### **H. ASSISTANCE AND CO-OPERATION—**

The Company shall not be called upon to assume charge of the settlement or defense of any claim made or suit brought or proceeding instituted against the Assured but the Company shall have the right and shall be given the opportunity to associate with the Assured or the Assured's underlying insurers, or both, in the defense and control of any claim, suit or proceeding relative to an occurrence where the claim or suit involves, or appears reasonably likely to involve the Company, in which event the Assured and the Company shall co-operate in all things in the defense of such claim, suit or proceeding.

##### **I. APPEALS—**

In the event the Assured or the Assured's underlying insurers elect not to appeal a judgment in excess of the underlying limits, the Company may elect to make such appeal at their own cost and expense, and shall be liable for the taxable costs and disbursements and interest on judgments incidental thereto, but in no event shall the Company of the Assured for ultimate net loss exceed the amount set forth in Insuring Agreement II for any one occurrence and in addition the cost and expense of such appeal.

##### **J. LOSS PAYABLE—**

Liability under this policy with respect to any occurrence shall not attach unless and until the Assured, or the Assured's underlying insurer, shall have paid the amount of the underlying limits on account of such occurrence. The Assured shall make a definite claim for any loss for which the Company may be liable under the policy within twelve

(12) months after the Assured shall have paid an amount of ultimate net loss in excess of the amount borne by the Assured or after the Assured's liability shall have been fixed and rendered certain either by final judgment against the Assured after actual trial or by written agreement of the Assured, the claimant, and the Company. If any subsequent payments shall be made by the Assured on account of the same occurrence, additional claims shall be made similarly from time to time. Such losses shall be due and payable within thirty (30) days after they are respectively claimed and proven in conformity with this policy.

##### **K. BANKRUPTCY AND INSOLVENCY—**

In the event of the bankruptcy or insolvency of the Assured or any entity comprising the Assured, the Company shall not be relieved thereby of the payment of any claims hereunder because of such bankruptcy or insolvency.

##### **L. OTHER INSURANCE—**

If other valid and collectible insurance with any other insurer is available to the Assured covering a loss also covered by this policy, other than insurance that is specifically stated to be excess of this policy, the insurance afforded by this policy shall be in excess of and shall not contribute with such other insurance. Nothing herein shall be construed to make this policy subject to the terms, conditions and limitations of other insurance.

##### **M. SUBROGATION—**

Inasmuch as this policy is "Excess Coverage", the Assured's right of recovery against any person or other entity cannot be exclusively subrogated to the Company. It is therefore, understood and agreed that in case of any payment hereunder, the Company will act in concert with all other interests (including the Assured) concerned, in the exercise of such rights of recovery. The apportioning of any amounts which may be so recovered shall follow the principle that any interests (including the Assured) that shall have paid an amount over and above any payment hereunder, shall first be reimbursed up to the amount paid by them; the Company is then to be reimbursed out of any balance then remaining up to the amount paid hereunder; lastly, the interests (including the Assured) of whom this coverage is in excess are entitled to claim the residue, if any. Expenses necessary to the recovery of any such amounts shall be apportioned between the interests (including the Assured) concerned, in the ratio of their respective recoveries as finally settled.

##### **N. CHANGES—**

Notice to or knowledge possessed by any person shall not effect a waiver or change in any part of this policy or stop the Company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part hereof, signed by the Company or its representatives.

##### **O. ASSIGNMENT—**

Assignment of interest under this policy shall not bind the Company unless and until its consent is endorsed hereon.

##### **P. CANCELLATION—**

This policy may be cancelled by the Named Assured by surrender thereof to the Company or its representatives or by mailing to the Company or its representatives written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company or its representatives by sending by registered mail notice to the Named Assured stating when, not less than thirty (30) days thereafter, cancellation shall be effective. The mailing of notice as aforesaid by the Company or its representatives to the Named Assured at the address shown in this policy shall be sufficient proof of notice, and the insurance under this policy shall end on the effective date and hour of cancellation stated in the notice. Delivery of such written notice either by the Named Assured or by the Company or its respective representatives shall be equivalent to mailing.

It is agreed that irrespective of any other items or conditions contained in this policy or endorsements attached thereto, this policy may be cancelled by the Company or its representatives for non-payment of any unpaid portion of the premium by delivering to the Named Assured or by sending to the Named Assured by registered mail, at the Named Assured's address as shown herein, not less than ten days' written notice stating when the cancellation shall be effective.

If this policy shall be cancelled by the Named Assured the Company shall retain the customary short rate proportion of the premium for the period this policy has been in force. If this policy shall be cancelled by the Company the Company shall retain the pro rata proportion of the premium for the period this policy has been in force. Notice of cancellation by the Company shall be effective even though the Company makes no payment or tender of return premium with such notice.

##### **Q. CURRENCY—**

The premium and losses under this policy are payable in the currency stated in Item 5 of the Declarations. Payment of Premium shall be made as stated in Item 6 of the Declarations.

##### **R. CONFLICTING STATUTES—**

In the event that any provision of this policy is unenforceable by the Assured under the laws of any State or other jurisdiction wherein it is claimed that the Assured is liable for any injury covered hereby, because of non-compliance with any statute thereof, then this policy shall be enforceable by the Assured with the same effect as if it complied with such Statute.

##### **S. MAINTENANCE OF AND RESTRICTIONS IN UNDERLYING INSURANCES—**

It is a condition of this policy that the policy or policies referred to in the attached "Schedule of Underlying Insurances" shall be maintained in full effect during the policy period without reduction of coverage or limits except for any reduction of the aggregate limit or limits contained therein solely by payment of claims in respect of accidents and/or occurrences occurring during the period of this policy. Failure of the Named Assured to comply with the foregoing shall not invalidate this policy but in the event of such failures, the Company shall only be liable to the same extent as they would have been had the Named Assured complied with the same condition.

# Marsh & McLennan

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Marsh & McLennan, Incorporated  
Diamond Shamrock Building  
1100 Superior Avenue  
Cleveland, Ohio 44114  
Telephone 216 241-0908

July 31, 1981

Mr. Merle Brumbaugh  
The Standard Register Company  
626 Albany Street  
Box 1167  
Dayton, OH 45401

Pine Top Insurance Company  
Commercial Umbrella Liability  
Policy No.: UP503835

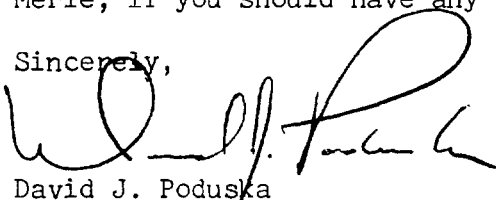
Dear Merle:

Attached is endorsement amending the Schedule of Underlying Insurance to show underlying Aircraft Liability coverage. By this issuance of this endorsement, your umbrella policy then becomes excess of the underlying.

In lieu of the short duration of coverage (6-22-81 to 7-1-81) and the substantial underlying limit provided, there will be no additional premium charge.

Merle, if you should have any questions, let me know.

Sincerely,



David J. Poduska

DJP/sms

Encl.

IT IS AGREED THAT ENDORSEMENT NO. 13, SCHEDULE OF UNDERLYING INSURANCES,  
IS AMENDED BY ADDING THE FOLLOWING:

U.S.A.I.G.	AIRCRAFT LIABILITY	\$20,000,000.	BODILY INJURY & PROPERTY DAMAGE COMBINED SINGLE LIMIT EACH OCCURRENCE AND IN THE AGGREGATE WHERE APPLICABLE
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THE EFFECTIVE DATE OF THIS ENDORSEMENT IS JUNE 22, 1981  
ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF UP 50 38 35

AT: C

ISSUED TO: THE STANDARD REGISTER COMPANY

BROKER AGENT: MARSH & MCLENNAN, INC.

# UMBRELLA EXCESS LIABILITY POLICY

# LIBERTY MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY • BOSTON



FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

The named insured is hereby notified that by virtue of this policy he is a member of Liberty Mutual Insurance Company and is entitled to vote either in person or by proxy at any and all meetings of said company.

The annual meetings are held at its home office, Boston, Massachusetts, on the third Wednesday of April in each year, at ten o'clock in the morning.

# DUPLICATE

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## I COVERAGE — EXCESS LIABILITY

The company will pay on behalf of the **insured** all sums in excess of the **retained limit** which the **insured** shall become legally obligated to pay, or with the consent of the company, agrees to pay, as damages, direct or consequential, because of:

- (a) **personal injury**,
- (b) **property damage**, or
- (c) **advertising injury or damage**

with respect to which this policy applies and caused by an **occurrence**.

This policy does not apply:

- (a) to **personal injury** or **property damage** occurring away from premises owned, rented or controlled by the **named insured** and arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft or watercraft owned by the **named insured** or hired by or on behalf of the **named insured** for a period of thirty days or more;
- (b) to **personal injury** or **property damage** for which liability is assumed under any contract or agreement, if such injury or damage is due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) to (1) any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation, or disability benefits law, or under any similar law, (2) any employee, as an insured, with respect to **personal injury** to another employee of the same employer, or (3) any liability with respect to **bodily injury** of any employee of the **insured** arising out of and in the course of his employment by the **insured**, if such liability is assumed by the **insured** under a contract or agreement made with or for the benefit of such employee;
- (d) to (1) **property damage** to property of any kind owned, or to aircraft hired for a period of thirty days or more, by the **insured** or by any **named insured**, or (2) liability for property damage to other property rented to, used by or in the care, custody or control of the **insured** or any **named insured**, or as to which either of such **insureds** is exercising physical control, if such liability is in excess of the **insured's** common law or statutory liability therefor and is assumed under any contract or agreement other than a sidetrack agreement or agreement relating to the use of elevators or escalators;
- (e) with respect to premises alienated by the **named insured**, work performed by or on behalf of the **named insured** or the **insured's products**,
  - (1) to any **property damage** to such premises, work or products which arises out of any part or portion thereof or out of any materials, parts or equipment furnished in connection therewith;

- (2) to loss of use of tangible property which has not been physically injured or destroyed resulting from

- (i) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
- (ii) the failure of the **insured's products** or such work to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but part (2) of exclusion (e) does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **insured's products** or such work after such products or work have been put to use by any person or organization other than an **insured**;

- (3) to damages claimed for the withdrawal, inspection, repair, replacement or loss of use of such products or work or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

- (f) to **advertising injury or damage** claimed for failure to perform any contract or by reason of a mistake in the advertised price or an incorrect description of any article or commodity;

- (g) to **personal injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is both sudden and accidental.

## INVESTIGATION, DEFENSE, SETTLEMENT, ASSISTANCE AND COOPERATION

With respect to **personal injury**, **property damage** or **advertising injury or damage** covered under this policy (or which would be covered but for the **insured's** retention as stated in the declarations), but not covered under any **underlying policy** or any other insurance, the company will

- (1) defend any suit against the **insured** seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation and settlement of any claim or suit as it deems expedient;
- (2) pay all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (3) pay all premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit



for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of any vehicle to which this policy applies, but the company shall have no obligation to apply for or furnish any such bonds;

- (4) pay all reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day;

and the amounts so incurred, except settlement of claims and suits, are not subject to the **insured's** retention as stated in the declarations and are payable by the company in addition to the applicable limit of liability of this policy.

The **insured** agrees to reimburse the company promptly for amounts paid in settlement of claims or suits to the extent that such amounts are within the **insured's** retention as stated in the declarations.

The **named insured** agrees to arrange for the investigation, defense or settlement of any such claim or suit in any country where the company may be prevented by law from carrying out this agreement. The company will pay **defense expenses** incurred with its written consent in addition to its applicable limit of liability under this policy and will promptly reimburse the **named insured** for its proper share, subject to its applicable limit of liability under this policy, of any settlement above the **retained limit** made with the company's written consent.

The company shall have the right to associate at its own expense with the **insured** or any **underlying insurer** in the investigation, defense or settlement of any claim or suit which in the company's opinion may require payment hereunder. The **insured**, at the company's request shall assist and cooperate in every way with respect to the handling of all claims or suits and the enforcement of all rights of salvage, contribution or indemnity that may affect the company's obligations under this policy.

### III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (1) The **named insured** and any executive officer, director, stockholder, partner or employee of the **named insured**, while acting in his capacity as such, and any organization or proprietor with respect to real estate management for the **named insured**, but not with respect to the operation of any vehicle owned by such person or organization;
- (2) with respect to premises of the **named insured** or operations by or on behalf of the **named insured**, any person, organization, trustee or estate for whom the **named insured** must, by written agreement, provide liability insurance, but not for more or broader insurance than such agreement requires;
- (3) any additional **insured** (not a **named insured** under this policy) included in an **underlying policy**, but not for broader coverage than is available to such additional **insured** under the **underlying policy**;
- (4) any person while using with the **named insured's** permission any vehicle for which insurance is provided to the **named insured** hereunder, and any person or organization legally responsible for the use thereof, except:
  - (a) a person or organization, or an agent or employee thereof, operating a vehicle manufacturing or repair shop, hangar, public garage, shipyard, livery, sales agency, service station, public airport, public parking place, marina or boat yard, with respect to any occurrence arising out of the operation thereof;
  - (b) the owner of any such vehicle or any employee of such owner. This subdivision (b) shall not apply if it restricts the insurance granted under subdivision (3) above.

This policy applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

### LIMITS OF LIABILITY

Regardless of the number of **insureds** under this policy or the number of persons or organizations who sustain **personal injury**, **property damage** or **advertising injury or damage**, the company's liability is limited as follows:

**Each Occurrence** — The limit of liability stated in the declarations as applicable to "each **occurrence**" is the limit of the company's liability for all damages, direct and consequential, because of all **personal injury**, **property damage** and **advertising injury or damage** sustained by one or more persons or organizations as the result of any one **occurrence**.

**Aggregates** — The limits of liability stated in the declarations as (a) "aggregate products-completed operations", (b) "aggregate property damage", (c) "aggregate advertising injury or damage" and (d) "aggregate occupational disease" are, respectively, the total limits of the company's liability for all damages, direct and consequential, because of the following occurring during any one **annual period** during which this policy is in force: (a) all **personal injury** arising out of the **products-completed operations hazard**, (b) all **property damage**, (c) all **advertising injury or damage** and (d) all occupational disease sustained by employees of the **named insured**.

For the purpose of determining the limits of the company's liability:

- (1) all **personal injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions; or
- (2) all **advertising injury or damage** involving one or more causes of injury, including all reproductions or repetitions thereof, regardless of the number and kind of media used;

shall be considered as the result of one and the same **occurrence**.

**Non-Cumulation of Liability — Same Occurrence** — If the same **occurrence** gives rise to **personal injury**, **property damage** or **advertising injury or damage** which occurs partly before and partly within any **annual period** of this policy, the each **occurrence** limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such **occurrence**, either under a previous policy or policies of which this is a replacement, or under this policy with respect to previous **annual periods** thereof.

### DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"**advertising injury or damage**" means **personal injury** (other than **bodily injury**) and injury to intangible property sustained by a person or organization arising out of causes of injury first published in connection with the **named insured's** advertising activities during the policy period as the result of libel, slander, defamation, piracy, infringement of copyrights, invasion of the right of privacy or any negligent act, error or omission in the use of advertising or merchandising ideas.

"**annual period**" means the twelve month period following the effective date or any anniversary thereof falling within the policy period, or if the time between any such date and the termination of this policy is less than twelve months, such lesser period.

"**bodily injury**" includes sickness or disease and death resulting at any time therefrom.

"**defense expenses**" means all reasonable expenses (other than the amount of any settlement) incurred by the **named insured** in discharging the **named insured's** obligations under Section II with respect to the investigation, defense or settlement of claims or suits, except (1) salaries of salaried employees of the **named insured**, and (2) any such expenses payable under an **underlying policy** or any other valid and collectible insurance.

"**insured**" means any person or organization qualifying as an **insured** in the "Persons Insured" provision of the applicable insurance coverage.

"**insured's products**" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name.

"**named insured**" means the person or organization named in Item 1 of the declarations of this policy.

"**occurrence**" means injurious exposure to conditions, which results in **personal injury, property damage or advertising injury or damage** neither expected nor intended from the standpoint of the insured.

"**personal injury**" means personal injury or **bodily injury** which occurs during the policy period sustained by a natural person, but excluding any such injury included within the definition of **advertising injury or damage**.

"**products-completed operations hazard**" means (1) the insured's **products**, if the **personal injury or property damage** occurs after possession thereof has been relinquished to others, and (2) operations performed by or on behalf of the **named insured** (wherever performed and whether or not involving the insured's products), if the **personal injury or property damage** occurs after such operations have been completed or abandoned. Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

"**property damage**" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period, or (3) injury to intangible property which occurs during the policy period sustained by an organization as a result of false eviction, malicious prosecution, libel, slander or defamation, but excluding any such damage included within the definition of **advertising injury or damage**.

"**retained limit**" means as to each **occurrence** with respect to which insurance is afforded under this policy:

- (1) if an **underlying policy** is also applicable or would be applicable but for breach of policy conditions; the relevant "each person", "each accident", "each **occurrence**" or similar limit of liability stated therein (less any reduction thereof by reason of an over-riding aggregate limit of liability) plus all amounts payable under other insurance, if any;
- (2) if any **underlying policy** otherwise applicable is inapplicable by reason of exhaustion of an aggregate limit of liability: all amounts payable under other insurance, if any; or
- (3) if neither paragraphs (1) or (2) above apply and
  - (a) the **insured** has other insurance: all amounts payable under such other insurance, but in no event less than the amount stated in the declarations as the **insured's** retention, or
  - (b) the **insured** has no other insurance; the amount stated in the declarations as the **insured's** retention.

For the purpose of determining the **retained limit**, "other insurance" means any other valid and collectible insurance (except under an **underlying policy**) which is available to the **insured**, or would be available to the **insured** in the absence of this policy, it being the intention that this policy shall not apply under or contribute with such other insurance unless the company's agreement thereto is endorsed hereon.

"**underlying policy**" } mean, respectively, a policy listed as an  
"underlying insurer" } **underlying policy** in the declarations and the insurer or insurers subscribing such a policy.

## CONDITIONS

**1 Premium** The premium stated in the declarations is an estimated premium only. Upon termination of this policy the earned premium shall be computed in accordance with the premium rate and exposure basis stated in the declarations.

**2 Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**Notice of Occurrence** Whenever the **insured** has information from which it may reasonably conclude that an occurrence has taken place which might involve this policy, notice shall be sent to the company or any of its authorized agents as soon as practicable.

**Appeals** In the event the **insured** or the **insured's underlying insurers** elect not to appeal a judgment which appears to the company as likely to involve payment under this policy, the company may elect to make such appeal at its own cost and expense, and shall be liable for the taxable costs, disbursements and interest incidental to the appeal, but in no event shall the liability of the company for any one occurrence exceed the limit of liability set forth in Section IV plus such incidental costs, disbursements and interest.

**Subrogation** The company shall be subrogated to the extent of any payment hereunder to all the **insured's** rights of recovery therefor; and the **insured** shall do everything necessary to secure such rights. Any amounts so recovered shall be apportioned as follows:

Any interest (including the **insured**) having paid an amount in excess of the **retained limit** plus the limit of liability hereunder shall be reimbursed first to the extent of actual payment. The company shall be reimbursed next to the extent of its actual payment hereunder. If any balance then remains, it shall be applied to reimburse the **insured** or any **underlying insurer**, as their interests may appear. The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the company, it shall bear the expenses thereof. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice-President and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, this policy shall cover the **named insured's** legal representative as **named insured**; provided that notice of cancellation addressed to the **insured** named in the declarations and mailed to the address shown in this policy shall be sufficient notice to effect cancellation of this policy.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Maintenance of Underlying Policies** The **named insured** shall maintain the **underlying policies** with limits of liability as stated in Item 6 of the declarations and renewals thereof in full effect during this policy period, except for any reduction or exhaustion of

the aggregate limit or limits contained in such policies solely by payment of claims arising out of **occurrences** which happen during this policy period. Failure of the **named insured** to comply with the foregoing shall not invalidate this policy but in the event of such failure the company shall be liable only to the extent that it would have been liable had the **named insured** complied therewith.

The **named insured** shall give the company written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance under any **underlying policy**, and of the termination of any coverage or exhaustion of aggregate limits of any **underlying insurer's** liability.

10

**Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, the **insured** shall have fully complied with all the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the

company as a co-defendant in any action against the **insured** to determine the **insured's** liability.

Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

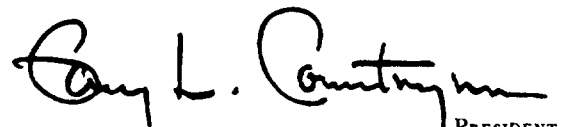
**First Named Insured** The first **insured** named in Item 1 of the declarations shall be responsible for payment of all premiums, and is authorized to act on behalf of all other **insureds** and **named insureds** with respect to giving and receiving notice of cancellation and to receiving any return premium or dividends that may become payable under this policy.

**Declarations** By acceptance of this policy the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

  
SECRETARY

  
PRESIDENT

This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)**

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel or waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material, special nuclear material or byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

"**nuclear facility**" means


- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT

**UMBRELLA EXCESS  
LIABILITY POLICY**



**THIS POLICY IS NONASSESSABLE**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**

# DECLARATIONS



# UMBRELLA EXCESS LIABILITY POLICY

ACCOUNT NO 02 72 85		SUB ACCT NO					
POLICY NO. LEI. 181-027285-086	TD/CD 23/8	SALES OFFICE Cincinnati	CODE 877	SALES REPRESENTATIVE Linville	CODE 6328	N/R 2	1ST YEAR 81

**Item 1 Named Insured** The Standard Register Company  
 Address Attn: Risk Management Dept.  
 P.O. Box 1167  
 Dayton, OH 45401

**Additional Named Insureds:**  
 The Rein Company, A Subsidiary of The Standard Register Company,  
 Stanfast, Inc., a Subsidiary of the Standard Register Company

and: Any other business organization while any of the foregoing named insureds owns an interest therein of more than fifty percent (50%) during the policy period.

**Item 2 Policy Period:** From MO. 7 DAY 1 YR. 86 to MO. 7 DAY 1 YR. 87  
 12:01 A.M., standard time at the address of the named insured as stated herein.

**Item 3 Limits of Liability:** The limits of the company's liability under this policy are as stated herein, subject to all of the terms of this policy having reference thereto.

Each occurrence	\$ 20,000,000
Aggregate products — completed operations	\$ 20,000,000
Aggregate property damage	\$ 20,000,000
Aggregate advertising injury or damage	\$ 20,000,000
Aggregate occupational disease	\$ 20,000,000

**Item 4 The insured's retention is** \$ 10,000

**Item 5 Computation of Premium**

EXPOSURE BASIS	CODE NO.	ESTIMATED ANNUAL EXPOSURE	RATE	ESTIMATED PREMIUM (324)
Per \$1,000 Receipts	99935	700,000,000	.128	\$ 89,600
Minimum Premium	\$89,000	Deposit	Premium	\$ 22,400
The premium for this policy is payable \$		in advance, \$		on first anniversary and
\$		on second anniversary.		

**Audit Basis:** At Expiration ☒ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly ☐ Flat Charge ☐

Item 6 Underlying Insurers	Underlying Policies Policy Number and Type	Limits of Liability		
		Each Person	Each Occurrence	Aggregate
See Extension Schedule Page No. 2 Attached		BI		
		PD		
		BI		
		PD		
		BI		
		PD		

This policy, including all endorsements issued therewith, is hereby countersigned by.. *Charles L. Skiller*  
 \*N\*1N25\*

LOC. CODE 1	Typed CP 10-29-86 9	Audit Basis s	Periodic Payment s	Pol. H. G. <input type="checkbox"/> s	Home State OH	Renewal of LEI. 085
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ITEM 6 - EXTENSION SCHEDULE

Underlying Insurers	Underlying Policies	Limits of Liability		
		Each Person	Each Occurrence	Aggregate
Liberty Mutual Insurance Co.	General Liability LG1-181-027285-026	BI	1,000,000	1,000,000
		PD	1,000,000	1,000,000
Liberty Mutual Insurance Co.	Business Automobile AS1-181-027285-056	BI Combined	Single Limit	
		PD	750,000	
Liberty Mutual Insurance Co.	Workers' Compensation WC1-181-027285-046	BI		
		PD	500/500/500	
Liberty Mutual Fire Ins. Co.	Workers' Compensation WC2-181-027285-016	BI		
		PD	500/500/500	
Liberty Mutual Fire Ins. Co.	Comprehensive Auto AE2-181-027285-136	BI Combined	Single Limit	
		PD	1,000,000	
Liberty Mutual Fire Ins. Co.	Workers' Compensation WC2-181-027285-146 (CA)	BI		
		PD	500/500/500	
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		

## POLLUTION EXCLUSION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is replaced by the following:

- (1) to **personal or property damage** arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants:
  - (a) at or from premises owned, rented or occupied by the **named insured**;
  - (b) at or from any site or location used by or for the **named insured** or others for the handling, storage, disposal, processing or treatment of waste;
  - (c) which are at any time stored, treated, disposed of, or processed as waste by or for the **named insured** or any person or organization for whom the **named insured** may be legally responsible; or
  - (d) at or from any site or location on which the **named insured** or any contractors or subcontractors working directly or indirectly on behalf of the **named insured** are performing operations:
    - (i) if the pollutants are brought on or to the site or location in connection with such operations; or
    - (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the pollutants.
- (2) to any loss, cost or expense arising out of any governmental direction or request that the **named insured** test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

"This endorsement does not apply to operations in the state(s) of Pennsylvania and New Jersey."

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

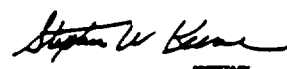
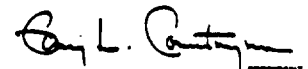
For attachment to Policy or Bond No.

LE1-181-027285-086

Audit Basis

Issued To

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
\_\_\_\_\_  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 4



## ASBESTOS EXCLUSION

In consideration of the premium paid and notwithstanding anything contained in this policy to the contrary, it is agreed as follows:

The coverage afforded by this policy does not apply to bodily injury, personal injury or property damage arising out of:

- 1) inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos; or
- 2) the use of asbestos in constructing or manufacturing any good, product or structure; or
- 3) the removal of asbestos from any good, product or structure; or
- 4) the manufacture, transportation, storage or disposal of asbestos or goods or products containing asbestos.

The coverage afforded by the policy does not apply to payment for the investigation or defense of any loss, injury or damage or any cost, fine or penalty or for any expense or claim or suit related to any of the above.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

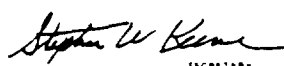

Expiration Date

For attachment to Policy or Bond No. LE1-181-027285-086

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

3

Care, Custody and Control Exclusion Endorsement

It is agreed that this policy does not apply to property damage to

(1) property owned or occupied by or rented to the  
**insured**

(2) property used by the **insured**, or

(3) property in the care, custody or control of the  
**insured** or as to which the **insured** is for any  
purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply  
with respect to liability under a written sidetrack  
agreement and part (3) of this exclusion does not  
apply with respect to **property damage** (other than  
to **elevators**) at premises owned by, rented to or  
controlled by the **named insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

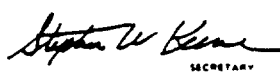
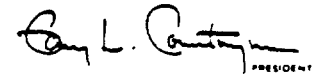
Expiration Date

For attachment to Policy or Bond No. LE1-181-027285-086

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

2

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**ALL INSURANCE EXCEPT TO THE EXTENT  
OTHERWISE SPECIFICALLY STATED BELOW  
OR IN THE POLICY**

**COMPOSITE RATE ENDORSEMENT**

It is agreed that the premium for this policy shall be computed on the following basis:

1. Per \$1,000 of receipts

The word "receipts" means the gross amount of money charged by the **Named Insured** or by others trading under his name for all goods or products sold or operations performed during the policy period and includes taxes, other than taxes which the **Named Insured** or such others collect as a separate item and remit directly to a governmental division.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

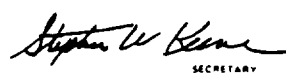
For attachment to Policy or Bond No. LE1-181-027285-086

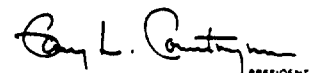
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

L-G 6024

Issued

Sales Office and No

End. Serial No. 1

## DISCRIMINATION EXCLUSION

It is agreed that this policy does not apply to **personal injury** arising out of discrimination which is unlawful or which is committed by or at the direction of the insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

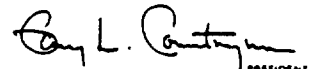
Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

L-G 3021  
(4-1-81)

# UMBRELLA EXCESS LIABILITY POLICY

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## I COVERAGE — EXCESS LIABILITY

The company will pay on behalf of the **insured** all sums in excess of the **retained limit** which the **insured** shall become legally obligated to pay, or with the consent of the company, agrees to pay, as damages, direct or consequential, because of:

- (a) **personal injury**,
- (b) **property damage**, or
- (c) **advertising injury or damage**

with respect to which this policy applies and caused by an **occurrence**.

This policy does not apply:

- (a) to **personal injury** or **property damage** occurring away from premises owned, rented or controlled by the **named insured** and arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft or watercraft owned by the **named insured** or hired by or on behalf of the **named insured** for a period of thirty days or more;
- (b) to **personal injury** or **property damage** for which liability is assumed under any contract or agreement, if such injury or damage is due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) to (1) any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation, or disability benefits law, or under any similar law, (2) any employee, as an insured, with respect to **personal injury** to another employee of the same employer, or (3) any liability with respect to **bodily injury** of any employee of the **insured** arising out of and in the course of his employment by the **insured**, if such liability is assumed by the **insured** under a contract or agreement made with or for the benefit of such employee;
- (d) to (1) **property damage** to property of any kind owned, or to aircraft hired for a period of thirty days or more, by the **insured** or by any **named insured**, or (2) liability for property damage to other property rented to, used by or in the care, custody or control of the **insured** or any **named insured**, or as to which either of such **insureds** is exercising physical control, if such liability is in excess of the **insured's** common law or statutory liability therefor and is assumed under any contract or agreement other than a sidetrack agreement or agreement relating to the use of elevators or escalators;
- (e) with respect to premises alienated by the **named insured**, work performed by or on behalf of the **named insured** or the **insured's products**,
  - (1) to any **property damage** to such premises, work or products which arises out of any part or portion thereof or out of any materials, parts or equipment furnished in connection therewith;

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

The named insured is hereby notified that by virtue of this policy he is a member of Liberty Mutual Insurance Company and is entitled to vote either in person or by proxy at any and all meetings of said company.

The annual meetings are held at its home office, Boston, Massachusetts, on the third Wednesday of April in each year, at ten o'clock in the morning.

- (2) to loss of use of tangible property which has not been physically injured or destroyed resulting from

- (i) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
- (ii) the failure of the **insured's products** or such work to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but part (2) of exclusion (e) does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **insured's products** or such work after such products or work have been put to use by any person or organization other than an **insured**;

- (3) to damages claimed for the withdrawal, inspection, repair, replacement or loss of use of such products or work or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

- (f) to **advertising injury or damage** claimed for failure to perform any contract or by reason of a mistake in the advertised price or an incorrect description of any article or commodity;

- (g) to **personal injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is both sudden and accidental.

## INVESTIGATION, DEFENSE, SETTLEMENT, ASSISTANCE AND COOPERATION

With respect to **personal injury**, **property damage** or **advertising injury or damage** covered under this policy (or which would be covered but for the **insured's** retention as stated in the declarations), but not covered under any **underlying policy** or any other insurance, the company will

- (1) defend any suit against the **insured** seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation and settlement of any claim or suit as it deems expedient;
- (2) pay all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and, before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (3) pay all premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit

## II

for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of any vehicle to which this policy applies, but the company shall have no obligation to apply for or furnish any such bonds;

- (4) pay all reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day;

and the amounts so incurred, except settlement of claims and suits, are not subject to the **insured's** retention as stated in the declarations and are payable by the company in addition to the applicable limit of liability of this policy.

The **insured** agrees to reimburse the company promptly for amounts paid in settlement of claims or suits to the extent that such amounts are within the **insured's** retention as stated in the declarations.

The **named insured** agrees to arrange for the investigation, defense or settlement of any such claim or suit in any country where the company may be prevented by law from carrying out this agreement. The company will pay **defense expenses** incurred with its written consent in addition to its applicable limit of liability under this policy and will promptly reimburse the **named insured** for its proper share, subject to its applicable limit of liability under this policy, of any settlement above the **retained limit** made with the company's written consent.

The company shall have the right to associate at its own expense with the **insured** or any **underlying insurer** in the investigation, defense or settlement of any claim or suit which in the company's opinion may require payment hereunder. The **insured**, at the company's request shall assist and cooperate in every way with respect to the handling of all claims or suits and the enforcement of all rights of salvage, contribution or indemnity that may affect the company's obligations under this policy.

### III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (1) The **named insured** and any executive officer, director, stockholder, partner or employee of the **named insured**, while acting in his capacity as such, and any organization or proprietor with respect to real estate management for the **named insured**, but not with respect to the operation of any vehicle owned by such person or organization;
- (2) with respect to premises of the **named insured** or operations by or on behalf of the **named insured**, any person, organization, trustee or estate for whom the **named insured** must, by written agreement, provide liability insurance, but not for more or broader insurance than such agreement requires;
- (3) any additional **insured** (not a **named insured** under this policy) included in an **underlying policy**, but not for broader coverage than is available to such additional **insured** under the **underlying policy**;
- (4) any person while using with the **named insured's** permission any vehicle for which insurance is provided to the **named insured** hereunder, and any person or organization legally responsible for the use thereof, except:
  - (a) a person or organization, or an agent or employee thereof, operating a vehicle manufacturing or repair shop, hangar, public garage, shipyard, livery, sales agency, service station, public airport, public parking place, marina or boat yard, with respect to any occurrence arising out of the operation thereof;
  - (b) the owner of any such vehicle or any employee of such owner. This subdivision (b) shall not apply if it restricts the insurance granted under subdivision (3) above.

This policy applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

### LIMITS OF LIABILITY

Regardless of the number of **insureds** under this policy or the number of persons or organizations who sustain **personal injury, property damage or advertising injury or damage**, the company's liability is limited as follows:

**Each Occurrence** — The limit of liability stated in the declarations as applicable to "each **occurrence**" is the limit of the company's liability for all damages, direct and consequential, because of all **personal injury, property damage and advertising injury or damage** sustained by one or more persons or organizations as the result of any one **occurrence**.

**Aggregates** — The limits of liability stated in the declarations as (a) "aggregate products-completed operations", (b) "aggregate property damage", (c) "aggregate advertising injury or damage" and (d) "aggregate occupational disease" are, respectively, the total limits of the company's liability for all damages, direct and consequential, because of the following occurring during any one **annual period** during which this policy is in force: (a) all **personal injury** arising out of the **products-completed operations hazard**, (b) all **property damage**, (c) all **advertising injury or damage** and (d) all occupational disease sustained by employees of the **named insured**.

For the purpose of determining the limits of the company's liability:

- (1) all **personal injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions; or
- (2) all **advertising injury or damage** involving one or more causes of injury, including all reproductions or repetitions thereof, regardless of the number and kind of media used;

shall be considered as the result of one and the same **occurrence**.

**Non-Cumulation of Liability — Same Occurrence** — If the same **occurrence** gives rise to **personal injury, property damage or advertising injury or damage** which occurs partly before and partly within any **annual period** of this policy, the each **occurrence** limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such **occurrence**, either under a previous policy or policies of which this is a replacement, or under this policy with respect to previous **annual periods** thereof.

### DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"**advertising injury or damage**" means **personal injury** (other than **bodily injury**) and injury to intangible property sustained by a person or organization arising out of causes of injury first published in connection with the **named insured's** advertising activities during the policy period as the result of libel, slander, defamation, piracy, infringement of copyrights, invasion of the right of privacy or any negligent act, error or omission in the use of advertising or merchandising ideas.

"**annual period**" means the twelve month period following the effective date or any anniversary thereof falling within the policy period, or if the time between any such date and the termination of this policy is less than twelve months, such lesser period.

"**bodily injury**" includes sickness or disease and death resulting at any time therefrom.

"**defense expenses**" means all reasonable expenses (other than the amount of any settlement) incurred by the **named insured** in discharging the **named insured's** obligations under Section II with respect to the investigation, defense or settlement of claims or suits, except (1) salaries of salaried employees of the **named insured**, and (2) any such expenses payable under an **underlying policy** or any other valid and collectible insurance.

"**insured**" means any person or organization qualifying as an **insured** in the "Persons Insured" provision of the applicable insurance coverage.

"**insured's products**" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name.

"**named insured**" means the person or organization named in Item 1 of the declarations of this policy.

"**occurrence**" means injurious exposure to conditions, which results in **personal injury, property damage or advertising injury or damage** neither expected nor intended from the standpoint of the insured.

"**personal injury**" means personal injury or **bodily injury** which occurs during the policy period sustained by a natural person, but excluding any such injury included within the definition of **advertising injury or damage**.

"**products-completed operations hazard**" means (1) the insured's products, if the **personal injury or property damage** occurs after possession thereof has been relinquished to others, and (2) operations performed by or on behalf of the **named insured** (wherever performed and whether or not involving the insured's products), if the **personal injury or property damage** occurs after such operations have been completed or abandoned. Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

"**property damage**" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period, or (3) injury to intangible property which occurs during the policy period sustained by an organization as a result of false eviction, malicious prosecution, libel, slander or defamation, but excluding any such damage included within the definition of **advertising injury or damage**.

"**retained limit**" means as to each **occurrence** with respect to which insurance is afforded under this policy:

- (1) if an **underlying policy** is also applicable or would be applicable but for breach of policy conditions; the relevant "each person", "each accident", "each **occurrence**" or similar limit of liability stated therein (less any reduction thereof by reason of an over-riding aggregate limit of liability) plus all amounts payable under other insurance, if any;
- (2) if any **underlying policy** otherwise applicable is inapplicable by reason of exhaustion of an aggregate limit of liability: all amounts payable under other insurance, if any; or
- (3) if neither paragraphs (1) or (2) above apply and
  - (a) the **insured** has other insurance: all amounts payable under such other insurance, but in no event less than the amount stated in the declarations as the **insured's** retention, or
  - (b) the **insured** has no other insurance; the amount stated in the declarations as the **insured's** retention.

For the purpose of determining the **retained limit**, "other insurance" means any other valid and collectible insurance (except under an **underlying policy**) which is available to the **insured**, or would be available to the **insured** in the absence of this policy, it being the intention that this policy shall not apply under or contribute with such other insurance unless the company's agreement thereto is endorsed hereon.

"**underlying policy**" } mean, respectively, a policy listed as an  
"**underlying insurer**" } **underlying policy** in the declarations and the insurer or insurers subscribing such a policy.

## CONDITIONS

**1 Premium** The premium stated in the declarations is an estimated premium only. Upon termination of this policy the earned premium shall be computed in accordance with the premium rate and exposure basis stated in the declarations.

**2 Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**Notice of Occurrence** Whenever the **insured** has information from which it may reasonably conclude that an occurrence has taken place which might involve this policy, notice shall be sent to the company or any of its authorized agents as soon as practicable.

**Appeals** In the event the **insured** or the **insured's** **underlying insurers** elect not to appeal a judgment which appears to the company as likely to involve payment under this policy, the company may elect to make such appeal at its own cost and expense, and shall be liable for the taxable costs, disbursements and interest incidental to the appeal, but in no event shall the liability of the company for any one occurrence exceed the limit of liability set forth in Section IV plus such incidental costs, disbursements and interest.

**Subrogation** The company shall be subrogated to the extent of any payment hereunder to all the **insured's** rights of recovery therefor; and the **insured** shall do everything necessary to secure such rights. Any amounts so recovered shall be apportioned as follows:

Any interest (including the **insured**) having paid an amount in excess of the **retained limit** plus the limit of liability hereunder shall be reimbursed first to the extent of actual payment. The company shall be reimbursed next to the extent of its actual payment hereunder. If any balance then remains, it shall be applied to reimburse the **insured** or any **underlying insurer**, as their interests may appear. The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the company, it shall bear the expenses thereof. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice-President and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, this policy shall cover the **named insured's** legal representative as **named insured**; provided that notice of cancellation addressed to the **insured** named in the declarations and mailed to the address shown in this policy shall be sufficient notice to effect cancellation of this policy.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Maintenance of Underlying Policies** The **named insured** shall maintain the **underlying policies** with limits of liability as stated in Item 6 of the declarations and renewals thereof in full effect during this policy period, except for any reduction or exhaustion of

the aggregate limit or limits contained in such policies solely by payment of claims arising out of **occurrences** which happen during this policy period. Failure of the **named insured** to comply with the foregoing shall not invalidate this policy but in the event of such failure the company shall be liable only to the extent that it would have been liable had the **named insured** complied therewith.

The **named insured** shall give the company written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance under any **underlying policy**, and of the termination of any coverage or exhaustion of aggregate limits of any **underlying insurer's** liability.

**10 Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, the **insured** shall have fully complied with all the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the

company as a co-defendant in any action against the **insured** to determine the **insured's** liability.

Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

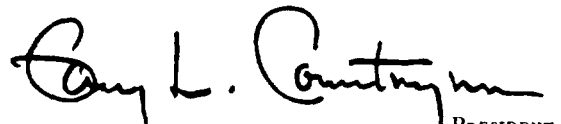
**11 First Named Insured** The first **insured** named in Item 1 of the declarations shall be responsible for payment of all premiums, and is authorized to act on behalf of all other **insureds** and **named insureds** with respect to giving and receiving notice of cancellation and to receiving any return premium or dividends that may become payable under this policy.

**12 Declarations** By acceptance of this policy the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**13 Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

  
SECRETARY

  
PRESIDENT



This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)**

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel or waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material, special nuclear material or byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

"**nuclear facility**" means

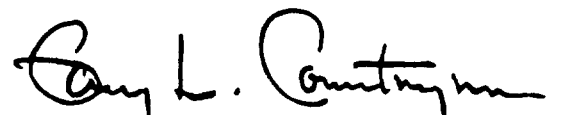
- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

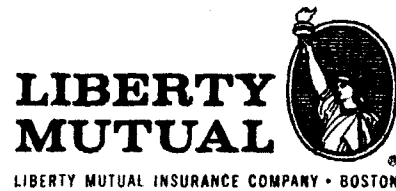
"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT

**UMBRELLA EXCESS  
LIABILITY POLICY**



**THIS POLICY IS NONASSESSABLE**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**

## DECLARATIONS

LIBERTY  
MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY - BOSTON

UMBRELLA EXCESS  
LIABILITY POLICY

ACCOUNT NO 02 72 85		SUB ACCT NO					
POLICY NO. LE1. 181-027285-085	TD/CD 23/0	SALES OFFICE Cincinnati	CODE 877	SALES REPRESENTATIVE Linville	CODE 6328	N/R 2	1ST YEAR 81

**Item 1 Named Insured** The Standard Register Company  
Attn: Risk Management Dept.  
**Address** P.O. Box 1167  
Dayton, OH 45401

**Additional Named Insureds:**

The Rein Company, A Subsidiary of The Standard Register Company,  
Stanfast, Inc., a Subsidiary of The Standard Register Company

and: Any other business organization while any of the foregoing named insureds owns an interest therein of more than fifty percent (50%) during the policy period.

**Item 2 Policy Period:** From MO. DAY YR. MO. DAY YR.  
7 1 85 to 7 1 86  
12:01 A.M., standard time at the address of the named insured as stated herein.

**Item 3 Limits of Liability:** The limits of the company's liability under this policy are as stated herein, subject to all of the terms of this policy having reference thereto.

Each occurrence	\$ 20,000,000
Aggregate products — completed operations	\$ 20,000,000
Aggregate property damage	\$ 20,000,000
Aggregate advertising injury or damage	\$ 20,000,000
Aggregate occupational disease	\$ 20,000,000

**Item 4 The insured's retention is** \$ 10,000

**Item 5 Computation of Premium**

EXPOSURE BASIS	CODE NO.	ESTIMATED ANNUAL EXPOSURE	RATE	ESTIMATED PREMIUM (324)
Per \$1,000 Receipts	99935	\$455,878,000	.043	\$ 19,603

Minimum Premium \$19,500 Deposit Premium \$ 4,900

The premium for this policy is payable \$ in advance, \$ on first anniversary and \$ on second anniversary.

**Audit Basis:** At Expiration ☒ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly ☐ Flat Charge ☐

Item 6 Underlying Insurers	Underlying Policies	Limits of Liability		
See Extension Schedule Page No. 2 Attached	Policy Number and Type	Each Person	Each Occurrence	Aggregate
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		

This policy, including all endorsements issued therewith, is hereby countersigned by *Cheryl A. Schauer*

\*N\*1N25\*

Authorized Representative

LOC. CODE	Typed ed	Audit Basis	Periodic Payment	Pol. H. G.	Home State	Renewal of
	10-24-85	9		<input type="checkbox"/> \$	OH	LE1- 084

### ITEM 6 - EXTENSION SCHEDULE

[illegible]

LE1-181-027285-085

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**ALL INSURANCE EXCEPT TO THE EXTENT  
OTHERWISE SPECIFICALLY STATED BELOW  
OR IN THE POLICY**

**COMPOSITE RATE ENDORSEMENT**

It is agreed that the premium for this policy shall be computed on the following basis:

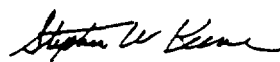

1. Per \$1,000 of receipts

The word "receipts" means the gross amount of money charged by the **Named Insured** or by others trading under his name for all goods or products sold or operations performed during the policy period and includes taxes, other than taxes which the **Named Insured** or such others collect as a separate item and remit directly to a governmental division.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LE1-181-027285-085  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

L-G 6024

Issued

Sales Office and No.

End. Serial No.

3


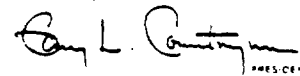
UMBRELLA LIBERALIZATION ENDORSEMENT

In the event the coverage afforded by the UNDERLYING POLICY is broader than that provided by this policy, then the provisions of the UNDERLYING POLICY are incorporated as a part of this policy and this policy and its limit of liability will be in excess of the total applicable limits of liability of the UNDERLYING POLICY.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 7-1-85 Expiration Date 10-15-85  
For attachment to Policy or Bond No. LE1-181-027285-085  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No

2

AMENDATORY ENDORSEMENT

It is agreed that Exclusion (c) in the policy jacket does not apply to

California WC Self-Insurers' Excess  
X-9877

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

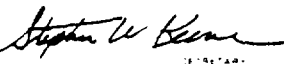

Audit Basis

Issued to

Expiration Date

LE1-181-027285-085

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No

1

## DISCRIMINATION EXCLUSION

It is agreed that this policy does not apply to **personal injury** arising out of discrimination which is unlawful or which is committed by or at the direction of the **insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

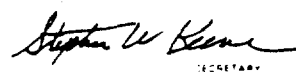
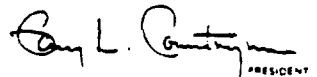
For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No

L-G 3021  
(4-1-81)



# UMBRELLA EXCESS LIABILITY POLICY

# LIBERTY MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY • BOSTON



THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

The named insured is hereby notified that by virtue of this policy he is a member of Liberty Mutual Insurance Company and is entitled to vote either in person or by proxy at any and all meetings of said company.

The annual meetings are held at its home office, Boston, Massachusetts, on the third Wednesday of April in each year, at ten o'clock in the morning.

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## I COVERAGE — EXCESS LIABILITY

The company will pay on behalf of the **insured** all sums in excess of the **retained limit** which the **insured** shall become legally obligated to pay, or with the consent of the company, agrees to pay, as damages, direct or consequential, because of:

- (a) **personal injury**,
- (b) **property damage**, or
- (c) **advertising injury or damage**

with respect to which this policy applies and caused by an **occurrence**.

This policy does not apply:

- (a) to **personal injury** or **property damage** occurring away from premises owned, rented or controlled by the **named insured** and arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft or watercraft owned by the **named insured** or hired by or on behalf of the **named insured** for a period of thirty days or more;
- (b) to **personal injury** or **property damage** for which liability is assumed under any contract or agreement, if such injury or damage is due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) to (1) any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation, or disability benefits law, or under any similar law, (2) any employee, as an insured, with respect to **personal injury** to another employee of the same employer, or (3) any liability with respect to **bodily injury** of any employee of the **insured** arising out of and in the course of his employment by the **insured**, if such liability is assumed by the **insured** under a contract or agreement made with or for the benefit of such employee;
- (d) to (1) **property damage** to property of any kind owned, or to aircraft hired for a period of thirty days or more, by the **insured** or by any **named insured**, or (2) liability for property damage to other property rented to, used by or in the care, custody or control of the **insured** or any **named insured**, or as to which either of such **insureds** is exercising physical control, if such liability is in excess of the **insured's** common law or statutory liability therefor and is assumed under any contract or agreement other than a sidetrack agreement or agreement relating to the use of elevators or escalators;
- (e) with respect to premises alienated by the **named insured**, work performed by or on behalf of the **named insured** or the **insured's products**,
  - (1) to any **property damage** to such premises, work or products which arises out of any part or portion thereof or out of any materials, parts or equipment furnished in connection therewith;

- (2) to loss of use of tangible property which has not been physically injured or destroyed resulting from

- (i) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
- (ii) the failure of the **insured's products** or such work to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but part (2) of exclusion (e) does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **insured's products** or such work after such products or work have been put to use by any person or organization other than an **insured**;

- (3) to damages claimed for the withdrawal, inspection, repair, replacement or loss of use of such products or work or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

- (f) to **advertising injury or damage** claimed for failure to perform any contract or by reason of a mistake in the advertised price or an incorrect description of any article or commodity;

- (g) to **personal injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is both sudden and accidental.

## II INVESTIGATION, DEFENSE, SETTLEMENT, ASSISTANCE AND COOPERATION

With respect to **personal injury**, **property damage** or **advertising injury or damage** covered under this policy (or which would be covered but for the **insured's** retention as stated in the declarations), but not covered under any **underlying policy** or any other insurance, the company will

- (1) defend any suit against the **insured** seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation and settlement of any claim or suit as it deems expedient;
- (2) pay all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (3) pay all premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit

for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of any vehicle to which this policy applies, but the company shall have no obligation to apply for or furnish any such bonds;

- (4) pay all reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day;

and the amounts so incurred, except settlement of claims and suits, are not subject to the **insured's** retention as stated in the declarations and are payable by the company in addition to the applicable limit of liability of this policy.

The **insured** agrees to reimburse the company promptly for amounts paid in settlement of claims or suits to the extent that such amounts are within the **insured's** retention as stated in the declarations.

The **named insured** agrees to arrange for the investigation, defense or settlement of any such claim or suit in any country where the company may be prevented by law from carrying out this agreement. The company will pay **defense expenses** incurred with its written consent in addition to its applicable limit of liability under this policy and will promptly reimburse the **named insured** for its proper share, subject to its applicable limit of liability under this policy, of any settlement above the **retained limit** made with the company's written consent.

The company shall have the right to associate at its own expense with the **insured** or any **underlying insurer** in the investigation, defense or settlement of any claim or suit which in the company's opinion may require payment hereunder. The **insured**, at the company's request shall assist and cooperate in every way with respect to the handling of all claims or suits and the enforcement of all rights of salvage, contribution or indemnity that may affect the company's obligations under this policy.

### III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (1) The **named insured** and any executive officer, director, stockholder, partner or employee of the **named insured**, while acting in his capacity as such, and any organization or proprietor with respect to real estate management for the **named insured**, but not with respect to the operation of any vehicle owned by such person or organization;
- (2) with respect to premises of the **named insured** or operations by or on behalf of the **named insured**, any person, organization, trustee or estate for whom the **named insured** must, by written agreement, provide liability insurance, but not for more or broader insurance than such agreement requires;
- (3) any additional **insured** (not a **named insured** under this policy) included in an **underlying policy**, but not for broader coverage than is available to such additional **insured** under the **underlying policy**;
- (4) any person while using with the **named insured's** permission any vehicle for which insurance is provided to the **named insured** hereunder, and any person or organization legally responsible for the use thereof, except:
  - (a) a person or organization, or an agent or employee thereof, operating a vehicle manufacturing or repair shop, hangar, public garage, shipyard, livery, sales agency, service station, public airport, public parking place, marina or boat yard, with respect to any occurrence arising out of the operation thereof;
  - (b) the owner of any such vehicle or any employee of such owner. This subdivision (b) shall not apply if it restricts the insurance granted under subdivision (3) above.

This policy applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

### LIMITS OF LIABILITY

Regardless of the number of **insureds** under this policy or the number of persons or organizations who sustain **personal injury, property damage or advertising injury or damage**, the company's liability is limited as follows:

**Each Occurrence** — The limit of liability stated in the declarations as applicable to "each occurrence" is the limit of the company's liability for all damages, direct and consequential, because of all **personal injury, property damage and advertising injury or damage** sustained by one or more persons or organizations as the result of any one **occurrence**.

**Aggregates** — The limits of liability stated in the declarations as (a) "aggregate products—completed operations", (b) "aggregate property damage", (c) "aggregate advertising injury or damage" and (d) "aggregate occupational disease" are, respectively, the total limits of the company's liability for all damages, direct and consequential, because of the following occurring during any one **annual period** during which this policy is in force: (a) all **personal injury** arising out of the **products-completed operations hazard**, (b) all **property damage**, (c) all **advertising injury or damage** and (d) all occupational disease sustained by employees of the **named insured**.

For the purpose of determining the limits of the company's liability:

- (1) all **personal injury and property damage** arising out of continuous or repeated exposure to substantially the same general conditions; or
- (2) all **advertising injury or damage** involving one or more causes of injury, including all reproductions or repetitions thereof, regardless of the number and kind of media used;

shall be considered as the result of one and the same **occurrence**.

**Non-Cumulation of Liability — Same Occurrence** — If the same **occurrence** gives rise to **personal injury, property damage or advertising injury or damage** which occurs partly before and partly within any **annual period** of this policy, the each **occurrence** limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such **occurrence**, either under a previous policy or policies of which this is a replacement, or under this policy with respect to previous **annual periods** thereof.

### DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"**advertising injury or damage**" means **personal injury** (other than **bodily injury**) and injury to intangible property sustained by a person or organization arising out of causes of injury first published in connection with the **named insured's** advertising activities during the policy period as the result of libel, slander, defamation, piracy, infringement of copyrights, invasion of the right of privacy or any negligent act, error or omission in the use of advertising or merchandising ideas.

"**annual period**" means the twelve month period following the effective date or any anniversary thereof falling within the policy period, or if the time between any such date and the termination of this policy is less than twelve months, such lesser period.

"**bodily injury**" includes sickness or disease and death resulting at any time therefrom.

"**defense expenses**" means all reasonable expenses (other than the amount of any settlement) incurred by the **named insured** in discharging the **named insured's** obligations under Section II with respect to the investigation, defense or settlement of claims or suits, except (1) salaries of salaried employees of the **named insured**, and (2) any such expenses payable under an **underlying policy** or any other valid and collectible insurance.

"**insured**" means any person or organization qualifying as an **insured** in the "Persons Insured" provision of the applicable insurance coverage.

"**insured's products**" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name.

IV

V

"**named insured**" means the person or organization named in Item 1 of the declarations of this policy.

"**occurrence**" means injurious exposure to conditions, which results in **personal injury, property damage or advertising injury or damage** neither expected nor intended from the standpoint of the insured.

"**personal injury**" means personal injury or **bodily injury** which occurs during the policy period sustained by a natural person, but excluding any such injury included within the definition of **advertising injury or damage**.

"**products-completed operations hazard**" means (1) the insured's products, if the **personal injury or property damage** occurs after possession thereof has been relinquished to others, and (2) operations performed by or on behalf of the **named insured** (wherever performed and whether or not involving the insured's products), if the **personal injury or property damage** occurs after such operations have been completed or abandoned. Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

"**property damage**" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period, or (3) injury to intangible property which occurs during the policy period sustained by an organization as a result of false eviction, malicious prosecution, libel, slander or defamation, but excluding any such damage included within the definition of **advertising injury or damage**.

"**retained limit**" means as to each **occurrence** with respect to which insurance is afforded under this policy:

- (1) if an **underlying policy** is also applicable or would be applicable but for breach of policy conditions; the relevant "each person", "each accident", "each **occurrence**" or similar limit of liability stated therein (less any reduction thereof by reason of an over-riding aggregate limit of liability) plus all amounts payable under other insurance, if any;
- (2) if any **underlying policy** otherwise applicable is inapplicable by reason of exhaustion of an aggregate limit of liability: all amounts payable under other insurance, if any; or
- (3) if neither paragraphs (1) or (2) above apply and
  - (a) the **insured** has other insurance: all amounts payable under such other insurance, but in no event less than the amount stated in the declarations as the **insured's** retention, or
  - (b) the **insured** has no other insurance; the amount stated in the declarations as the **insured's** retention.

For the purpose of determining the **retained limit**, "other insurance" means any other valid and collectible insurance (except under an **underlying policy**) which is available to the **insured**, or would be available to the **insured** in the absence of this policy, it being the intention that this policy shall not apply under or contribute with such other insurance unless the company's agreement thereto is endorsed hereon.

"**underlying policy**" } mean, respectively, a policy listed as an  
"underlying insurer" } **underlying policy** in the declarations and the insurer or insurers subscribing such a policy.

## CONDITIONS

**1 Premium** The premium stated in the declarations is an estimated premium only. Upon termination of this policy the earned premium shall be computed in accordance with the premium rate and exposure basis stated in the declarations.

**2 Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**Notice of Occurrence** Whenever the **insured** has information from which it may reasonably conclude that an occurrence has taken place which might involve this policy, notice shall be sent to the company or any of its authorized agents as soon as practicable.

**Appeals** In the event the **insured** or the **insured's** **underlying insurers** elect not to appeal a judgment which appears to the company as likely to involve payment under this policy, the company may elect to make such appeal at its own cost and expense, and shall be liable for the taxable costs, disbursements and interest incidental to the appeal, but in no event shall the liability of the company for any one occurrence exceed the limit of liability set forth in Section IV plus such incidental costs, disbursements and interest.

**Subrogation** The company shall be subrogated to the extent of any payment hereunder to all the **insured's** rights of recovery therefor; and the **insured** shall do everything necessary to secure such rights. Any amounts so recovered shall be apportioned as follows:

Any interest (including the **insured**) having paid an amount in excess of the **retained limit** plus the limit of liability hereunder shall be reimbursed first to the extent of actual payment. The company shall be reimbursed next to the extent of its actual payment hereunder. If any balance then remains, it shall be applied to reimburse the **insured** or any **underlying insurer**, as their interests may appear. The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the company, it shall bear the expenses thereof. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice-President and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, this policy shall cover the **named insured's** legal representative as **named insured**; provided that notice of cancellation addressed to the **insured** named in the declarations and mailed to the address shown in this policy shall be sufficient notice to effect cancellation of this policy.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Maintenance of Underlying Policies** The **named insured** shall maintain the **underlying policies** with limits of liability as stated in Item 6 of the declarations and renewals thereof in full effect during this policy period, except for any reduction or exhaustion of

the aggregate limit or limits contained in such policies solely by payment of claims arising out of **occurrences** which happen during this policy period. Failure of the **named insured** to comply with the foregoing shall not invalidate this policy but in the event of such failure the company shall be liable only to the extent that it would have been liable had the **named insured** complied therewith.

The **named insured** shall give the company written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance under any **underlying policy**, and of the termination of any coverage or exhaustion of aggregate limits of any **underlying insurer's** liability.

10

**Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, the **insured** shall have fully complied with all the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the

company as a co-defendant in any action against the **insured** to determine the **insured's** liability.

Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

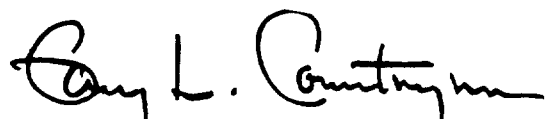
**First Named Insured** The first **insured** named in Item 1 of the declarations shall be responsible for payment of all premiums, and is authorized to act on behalf of all other **insureds** and **named insureds** with respect to giving and receiving notice of cancellation and to receiving any return premium or dividends that may become payable under this policy.

**Declarations** By acceptance of this policy the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

  
SECRETARY

  
PRESIDENT

This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)**

It is agreed that:

I. The policy does not apply:

- A. Under any Liability Coverage, to **bodily injury or property damage**
- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.
- C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if
- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
  - (2) the **nuclear material** is contained in **spent fuel or waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
  - (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material, special nuclear material or byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

"**nuclear facility**" means

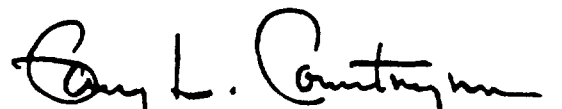
- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT

## DECLARATIONS

LIBERTY  
MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY - BOSTON

UMBRELLA EXCESS  
LIABILITY POLICY

ACCOUNT NO 02 72 85		SUB ACCT NO					
POLICY NO. LEI- 181-027285-084	TD/CB 23/3	SALES OFFICE Cincinnati	CODE 877	SALES REPRESENTATIVE Linville	CODE 6328	SLR 2	1ST YEAR 81

**Item 1 Named Insured** The Standard Register Company  
P.O. Box 1167  
**Address** Dayton, OH 45401  
Attn: Risk Management Dept.

**Additional Named Insureds:**

The Rein Company, A Subsidiary of The Standard Register Company

and: Any other business organization while any of the foregoing named insureds owns an interest therein of more than fifty percent (50%) during the policy period.

**Item 2 Policy Period:** From MO. 7 DAY 1 YR. 84 to MO. 7 DAY 1 YR. 85

12:01 A.M., standard time at the address of the named insured as stated herein.

**Item 3 Limits of Liability:** The limits of the company's liability under this policy are as stated herein, subject to all of the terms of this policy having reference thereto.

Each occurrence	\$ 20,000,000
Aggregate products — completed operations	\$ 20,000,000
Aggregate property damage	\$ 20,000,000
Aggregate advertising injury or damage	\$ 20,000,000
Aggregate occupational disease	\$ 20,000,000

**Item 4 The insured's retention is** \$ 10,000

**Item 5 Computation of Premium**

EXPOSURE BASIS	CODE NO.	ESTIMATED ANNUAL EXPOSURE	RATE	ESTIMATED ANNUAL PREMIUM (324)
	99935			\$ <u>FLAT CHARGE</u> 10,970

Minimum Premium

Premium \$ 10,970

The premium for this policy is payable \$  
\$ on second anniversary.

in advance, \$ on first anniversary and

**Audit Basis:** At Expiration ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly ☐ Flat Charge ☒

Item 6 Underlying Insurers	Underlying Policies Policy Number and Type	Limits of Liability		
		Each Person	Each Occurrence	Aggregate
See Extension Schedule Page No. 2 Attached		BI PD		
		BI PD		
		BI PD		
		BI PD		

This policy, including all endorsements issued therewith, is hereby countersigned by.....

Authorized Representative

LOC. CODE 1	Typed mb 9-13-84	Audit Basis 0	Periodic Payment \$	Pol. H. G. <input type="checkbox"/> \$	Home State OH	Renewal of LEI- 083
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ITEM 6 - EXTENSION SCHEDULE

Underlying Insurers	Underlying Policies	Limits of Liability		
		Each Person	Each Occurrence	Aggregate
Liberty Mutual Insurance Co.	General Liability LGI-181-027285-024	BI	1,000,000	1,000,000
		PD	1,000,000	1,000,000
Liberty Mutual Insurance Co.	Business Automobile AS1-181-027285-054	BI		
		PD 750,000 Single Limit		
Liberty Mutual Insurance Co.	Ohio WC Self Insurer's EL1-181-027285-074 Excess	BI		
		PD S.I.R. 150,000		2,000,000
Liberty Mutual Insurance Co.	Worker's Compensation WC1-181-027285-044	BI		
		PD Coverage B - 500,000		
Liberty Mutual Fire Insurance Co.	Workers Compensation WC2-181-027285-014	BI		
		PD Coverage B - 500,000		
General Reinsurance Corporation	CALIF WC Self Insurer's X-9877 Excess	BI		
		PD S.I.R. 100,000		2,000,000
Liberty Mutual Fire Insurance Co.	Comprehensive Auto AE2-181-027285-134	BI 750,000 Combined		
		PD Single Limit		
Liberty Mutual Fire Insurance Co.	Workers' Compensation WC2-181-027285-144 (CA)	BI		
		PD Cov. B - 500,000		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		
		BI		
		PD		

LE1-181-027285-084

UMBRELLA LIBERALIZATION ENDORSEMENT

In the event the coverage afforded by the UNDERLYING POLICY is broader than that provided by this policy, then the provisions of the UNDERLYING POLICY are incorporated as a part of this policy and this policy and its limit of liability will be in excess of the total applicable limits of liability of the UNDERLYING POLICY.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

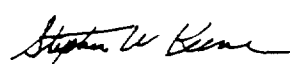

Expiration Date

For attachment to Policy or Bond No. LE1-181-027285-084

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 2



Amendatory Endorsement

It is agreed that Exclusion (c) in the policy jacket does not apply to

Ohio WC Self-Insurers' Excess  
EL1-181-027285-074

California WC Self-Insurers' Excess  
X-9877

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

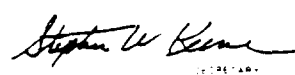
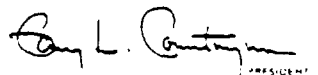
Expiration Date

For attachment to Policy or Bond No. LE1-181-027285-084

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative .....

Issued

Sales Office and No.

End. Serial No. 1

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE

#### CONTAMINATION OR POLLUTION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement applies only with respect to operations or occurrences in:

Maryland  
New Hampshire  
Vermont

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Ray L. Contryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No.

## DISCRIMINATION EXCLUSION

It is agreed that this policy does not apply to **personal injury** arising out of discrimination which is unlawful or which is committed by or at the direction of the insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

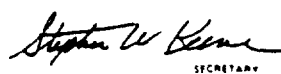
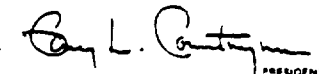
For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

L-G 3021  
(4-1-81)

## COUNTERSIGNATURE OF RESIDENT AGENT

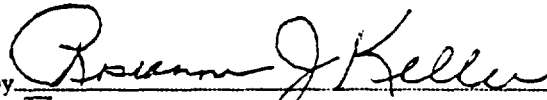
The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LE1-181-027285-084

Name of Policyholder: The Standard Register Company

Address:

Countersigned by



☒ (Resident Agent of Liberty Mutual Insurance Company)

☒ (Resident Agent of Liberty Mutual Fire Insurance Company)

Sales Office 877

OH  
(State)

1710 R1

Printed  
USA

**TYPE OF  
COVERAGE**

Comprehensive  
General  
Liability

Workmen's  
Compensation

**INSURED'S  
NAME AND  
ADDRESS**

The Standard Register Company  
626 Albany Street  
Dayton, Ohio

**PRODUCER'S  
NAME AND  
ADDRESS**

Hooven-Pohlmeyer Agency  
320 Ludlow Bldg.  
136 So. Ludlow St.  
Dayton, Ohio 45402



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Co. 1 Hartford Fire Insurance Company  
Co. 5 Hartford Accident and Indemnity Company  
Co. 3 Citizens Insurance Company of New Jersey

Co. 6 New York Underwriters Insurance Company  
Co. 7 Twin City Fire Insurance Company

The INSURER shall be as named in the General Policy Provisions and as designated herein by Co. Code:

Co. Code

5

## DECLARATIONS

### Items

#### 1. Named Insured and Address

The named insured is: ☐ Individual ☐ Partnership ☒ Corporation ☐ Joint Venture ☐ Other

#### 2. Policy Period

Producer's Name and Address

Agent Code

Hooven-Pohlmeyer Agcy

705725

POLICY NO. 33 C 463400 E

The Standard Register Company  
626 Albany Street  
Dayton Ohio 45408

7/1/70 To 7/1/71

12:01 A. M., standard time at the address of the named insured as stated herein.

Audit Period: Annual, unless otherwise stated.

☐ Semi-Annual  
☐ Quarterly  
☐ Monthly

3. The advance premium for this policy is as stated below. Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

### SUMMARY OF ADVANCE PREMIUMS

COVERAGE PARTS	ADVANCE PREMIUM
Comprehensive General Liability Insurance	\$ 7749.00
Comprehensive Automobile Liability Insurance	\$
Automobile Medical Payments Insurance	\$
Uninsured Motorists Insurance	\$
Automobile Physical Damage Insurance	\$
Premises Medical Payments Insurance	\$
Contractual Liability Insurance	\$ 124.00
Personal Injury Liability Insurance	\$ 781.00
Garage Insurance	\$
	\$
	\$

Form Numbers of Coverage Parts and endorsements not listed on Coverage Parts forming part of Policy at issue:

L1718-3; L3158-0; L3003-0; L3177-0; L3020; G1760-6(38)  
G1754-2

TOTAL  
ADVANCE  
PREMIUM

\$ 8654.00

If Policy Period more than one year: Gross Premium \$

Discount \$

Net Premium \$

Premium is payable: On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

4. Business of the named insured is

Printing Company

5. During the past 3 years no Insurer has cancelled insurance, issued to the named insured, similar to that afforded hereunder unless otherwise stated herein.

js 6/10/70 pjs

THE HOOVEN-POHLMAYER CO.

*Thomas E. Lutz*  
Authorized Agent

Countersigned by

RETROSPECTIVE PREMIUM ENDORSEMENT — Three YEAR — PLAN D  
(Short Form)

Named Insured and Address

This endorsement forms a part of Policy No. 33 C 463400 E  
issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes  
effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ..... 12:01 A. M., standard time at the address of the named insured as  
stated herein.

It is agreed that the premium for the policy shall be computed in accordance with the provisions of the Retrospective Premium Endorsement— Three Year—Plan D

forming part of Policy 33WH 117413

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

THE HOOVEN-POHLMAYER CO.

Countersigned by

Thomas E. Ledge  
V. PRES. Authorized Agent



## COMPREHENSIVE GENERAL LIABILITY INSURANCE

## COVERAGE PART

This Coverage Part forms a part of Policy No. **33C 463400 E** issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective.....(at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

## SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
A — Bodily Injury Liability	\$ 5915.00	\$ 1000 ,000 each person \$ 1000 ,000 each occurrence \$ 1000 ,000 aggregate
B — Property Damage Liability	\$ 1834.00	\$ 1000 ,000 each occurrence \$ 1000 ,000 aggregate

Rating Classifications Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
(a) Premises — Operations		(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration	(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration			
(b) Elevators		(d) Number Insured	(d) Per Elevator			
(c) Independent Contractors		(e) Cost	(e) Per \$100 of Cost			
(d) Completed Operations		(f) Receipts	(f) Per \$1,000 of Receipts			
(e) Products		(g) Sales	(g) Per \$1,000 of Sales			
See Schedules L3125-0					3382. R 2481. E	845. R 700. E
Broad Form Property Damage	9580					68. R 56. E
Basic Increased Limits Charge					35. E	95. E
Water Damage Legal Liability (applies only to New York City)						40. R 27. E
Additional Insured (AL8-OB)					12. R 5. E	2. R 1. E

Form Numbers of Endorsements forming part of this Coverage Part at issue:

L3125-0; L3252; AL8-OB(2); L3025-0; AL6-1

TOTAL ADVANCE  
PREMIUMS

\$ 5915.

\$ 1834.

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by.....

*Kenneth J. Lindgren*  
Authorized Agent



## COVERAGE PART

(continued)

## I. COVERAGE A — BODILY INJURY LIABILITY

## COVERAGE B — PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as damages because of

Coverage A — *bodily injury* or

Coverage B — *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

## Exclusions

This insurance does not apply:

- (a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract*; but this exclusion does not apply to a warranty of fitness or quality of the *named insured's* products or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;
- (b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any *automobile* or aircraft owned or operated by or rented or loaned to the *named insured*, or
  - (2) any other *automobile* or aircraft operated by any person in the course of his employment by the *named insured*;
 but this exclusion does not apply to the parking of an *automobile* on premises owned by, rented to or controlled by the *named insured* or the ways immediately adjoining, if such *automobile* is not owned by or rented or loaned to the *named insured*;
- (c) to *bodily injury* or *property damage* arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to the *named insured*;
- (d) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of any *watercraft*, if the *bodily injury* or *property damage* occurs away from premises owned by, rented to or controlled by the *named insured*; but this exclusion does not apply to *bodily injury* or *property damage* included within the *products hazard* or the *completed operations hazard* or resulting from operations performed for the *named insured* by independent contractors or to liability assumed by the *insured* under an *incidental contract*;
- (e) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the *insured* under an *incidental contract*, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (f) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving

alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage

- (1) in violation of any statute, ordinance or regulation,
- (2) to a minor,
- (3) to a person under the influence of alcohol, or
- (4) which causes or contributes to the intoxication of any person;
- (g) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (h) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured*; but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract*;
- (i) to *property damage* to
  - (1) property owned or occupied by or rented to the *insured*,
  - (2) property used by the *insured*, or
  - (3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;
 but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to *elevators*) arising out of the use of an *elevator* at premises owned by, rented to or controlled by the *named insured*;
- (j) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;
- (k) to *bodily injury* or *property damage* resulting from the failure of the *named insured's* products or work completed by or for the *named insured* to perform the function or serve the purpose intended by the *named insured*, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any *insured*; but this exclusion does not apply to *bodily injury* or *property damage* resulting from the active malfunctioning of such products or work;
- (l) to *property damage* to the *named insured's* products arising out of such products or any part of such products;
- (m) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (n) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's* products or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (o) to *property damage* included within:
  - (1) the *explosion hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "x",

# CASUALTY INSURANCE POLICY

GENERAL POLICY PROVISIONS Form 8089



THE HARTFORD  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

## HARTFORD ACCIDENT AND INDEMNITY COMPANY

Hartford Plaza  
Hartford, Connecticut 06115

(A stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

### COVERAGE

Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

### SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;
- (d) reasonable expenses incurred by the *insured* at the company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

### DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include *mobile equipment*;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person;

**"collapse hazard"** includes "structural property damage" as defined herein and *property damage* to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The *collapse hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard* or the *underground property damage hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*;

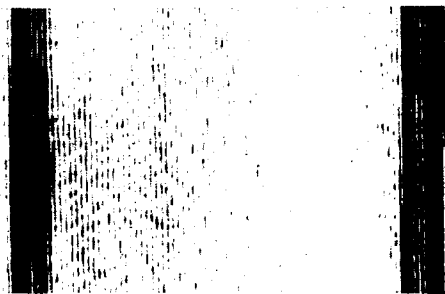
**"completed operations hazard"** includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured*. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The *completed operations hazard* does not include *bodily injury* or *property damage* arising out of

- (a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof,



- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

**"damages"** includes damages for death and for care and loss of services resulting from *bodily injury* and damages for loss of use of property resulting from *property damage*;

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"explosion hazard"** includes *property damage* arising out of blasting or explosion. The *explosion hazard* does not include *property damage* (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the *named insured* by independent contractors, or (3) included within the *completed operations hazard* or the *underground property damage hazard*, or (4) for which liability is assumed by the *insured* under an *incidental contract*;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator* maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the *named insured*, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

**"named insured"** means the person or organization named in Item 1. of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle), but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including injurious exposure to conditions, which results, during the policy period, in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured*;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to *damages* because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such *damages* is brought within such territory;

**"products hazard"** includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

**"property damage"** means injury to or destruction of tangible property;

**"underground property damage hazard"** includes underground property damage as defined herein and *property damage* to any other property at any time resulting therefrom. "*Underground property damage*" means *property damage* to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The *underground property damage hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*.

## DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis for:

- (a) Comprehensive General Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance, "**admissions**" means the total number of persons, other than employees of the *named insured*, admitted to the event covered by the insurance or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;
- (b) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance; Owners' and Contractors' Protective Liability Insurance, "**cost**" means the total cost to the *named insured* with respect to operations performed for the *named insured* during the policy period by independent contractors of all work let or sub-let in connection with each specific project; including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

- (c) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance or Completed Operations and Products Liability Insurance, "**receipts**" means the gross amount of money charged by the *named insured* for such operations by the *named insured* or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the *named insured* collects as a separate item and remits directly to a governmental division;
- (d) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance which includes coverage for structural alterations, new construction and demolition operations, "**remuneration**" means the entire remuneration earned during the policy period by proprietors and by all employees of the *named insured*, other than chauffeurs (except operators of *mobile equipment*) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;

### ADDITIONAL LOCATIONS OR CLASSIFICATIONS

Named Insured and Address

This endorsement forms a part of Policy No. **33C463400E**  
issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date stated herein.

The Standard Register Company  
626 Albany Street  
Dayton  
Ohio 45408

Effective date **12/16/70**

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

It is agreed that the Schedule is amended by the addition of the locations and classifications described in the schedule below.

Rating Classifications <small>Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of the policy.</small>	Code No.	Premium Bases <small>(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration (d) Number Insured</small>	Rates		Annual Premiums		Addl. or Ret. Premiums	
			B. I.	P. D.	B. I.	P. D.	B. I.	P. D.
(a) Premises — Operations — Escalators			(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration (d) Per Landing					
Printing Hebron, Ohio	3461	(c) 150,000	.008R .006E	.0017R .001E	12.R 9.E	3.R 2.E	*	*
Corcoran California	3461	(c) 25,000	.015R .0012E	.005R .002E	4.R Incl	1.R 1.E	*	*
70 5725 Hooven Pohlmeier Agency			Total Additional or Return Premium Due on Effective Date of Endorsement				\$ *	
P/R .540								

If the Policy Period is more than one year and the Premium is payable in installments, the Anniversary premiums stated in the Declarations of the policy are amended to read as follows:

1st Anniversary \$

2nd Anniversary \$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.

THE HOOVEN-POHLMAYER CO.

*Thomas P. Lutz*

V. PRES.

Countersigned by

Authorized Agent



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT



## COMPREHENSIVE GENERAL LIABILITY INSURANCE

### COVERAGE PART

(continued)

- (2) the *collapse hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "c";
- (3) the *underground property damage hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "u".

## II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured*; and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law,
  - (i) an employee of the *named insured* while operating any such equipment in the course of his employment, and
  - (ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

- (1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or
- (2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

## III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or suits brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

**Coverage A** — The limit of *bodily injury* liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all *damages* because of *bodily injury* sustained by one person as the result of any one *occurrence*; but subject to the above provision respecting "each person", the total liability of the company for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provisions respecting "each person" and "each *occurrence*", the total liability of the company for all *damages* because of (1) all *bodily injury* included within the *completed operations hazard* and (2) all *bodily injury* included within the *products hazard* shall not exceed the limit of *bodily injury* liability stated in the schedule as "aggregate".

**Coverage B** — The total liability of the company for all *damages* because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all *damages* because of all *property damage* to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate":

- (1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;
- (2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured*, including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all *property damage* included within the *products hazard* and all *property damage* included within the *completed operations hazard*.

Such aggregate limit shall apply separately to the *property damage* described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the *named insured*.

**Coverages A and B** — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

## IV. POLICY PERIOD; TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs during the policy period within the *policy territory*.

# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. 33C463400E, issued to The Standard Register Company  
by THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy  
less another effective date is stated herein.

Revised

\*Additional Premium to be deter-

Effective date

7-1-70

mined by audit.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
(a) Premises-Operations						
Printing		(c)				
Arkansas	3461	2,420,000.	.0076R	.0030R	184.R	73.R
			.0060E	.0021E	145.E	51.E
Vermont	3461	1,210,000.	.0068R	.0020R	82.R	24.R
			.0054E	.0014E	65.E	17.E
Dayton Ohio	3461	11,110,000.	.0080R	.0017R	889.R	189.R
			.0063E	.0012E	700.E	133.E
York Pa	3461	3,465,000.	.0101R	.0024R	350.R	83.R
			.0079E	.0016E	274.E	55.E
Bedford Pa	3461	1,155,000.	.0101R	.0024R	117.R	28.R
			.0079E	.0016E	91.E	18.E
Oakland Calif	3461	2,679,600.	.0149R	.0044R	399.R	118.R
			.0117E	.0030E	314.E	80.E
Glendale Calif	3461	1,940,400.	.0149R	.0044R	289.R	85.R
			.0117E	.0030E	227.E	58.E
Hanford Calif	3461	600,000.	.0149R	.0044R	*	*
			.0117E	.0030E		
Buildings or Premises-Office		(a)				
Akron Ohio-04-	0122	500	.340R	.010R	2.R	incl R
			.148E	.007E	1.E	incl E
Columbus Ohio-05-	0122	500	.193R	.010R	2.MP R	incl R
			.084E	.007E	1.MP E	incl E
Cleveland Ohio-01-	0122	500	.249R	.010R	2.MP R	incl R
			.109E	.007E	1.MP E	incl E
Cincinnati Ohio-03-	0122	500	.207R	.010R	2.MP R	incl R
			.090E	.007E	1.MP E	incl E
Dayton Ohio-07-	0122	500	.260R	.010R	2.MP R	incl R
			.113E	.007E	1.MP E	incl E
Hamilton Ohio-09-	0122	500	.260R	.010R	2.MP R	incl R
			.113E	.007E	1.MP E	incl E
Lima Ohio-09-	0122	500	.260R	.010R	2.MP R	incl R
			.113E	.007E	1.MP E	incl E
Springfield Ohio-03-	0122	500	.207R	.010R	2.MP R	incl R
			.090E	.007E	1.MP E	incl E
Youngstown Ohio-02-	0122	500	.491R	.010R	2. R	incl R
			.214E	.007E	1.MP E	incl E
Marion Ohio-05-	0122	500	.193R	.010R	2.MP R	incl R
			.084E	.007E	1.MP E	incl E
Toledo Ohio-06-	0122	500	.267R	.010R	2.MP R	incl R
			.116E	.007E	1.MP E	incl E



Hooven-Pohlmeyer Agcy 705725  
**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

PJS/pm/7-17-70

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
 THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy  
 unless another effective date is stated herein.

Effective date

12:01 A. M., standard time.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Allentown Pa -05-	0122	500	.253R	.010R	2.MP R	incl R
			.110E	.007E	1. E	incl E
Altoona Pa -13-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Erie Pa -09-	0122	500	.298R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
Harrisburg Pa -10-	0122	500	.298R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
Johnstown Pa -13-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Kingston Pa -04-	0122	500	.456R	.010R	2. R	incl R
			.199E	.007E	1. E	incl E
Pittsburg Pa -02-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Philadelphia Pa -07-	0122	500	.527R	.010R	3. R	incl R
			.230E	.007E	1. E	incl E
Reading Pa -10-	0122	500	.298R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
Williamsport Pa -13-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Albuquerque N M	0122	500	.197R	.010R	2.MP R	incl R
			.086E	.007E	1.MP E	incl E
Boston Mass -14-	0122	500	.316R	.010R	2. R	incl R
			.138E	.007E	1. E	incl E
Pittsfield Mass -17-	0122	500	.456R	.010R	2. R	incl R
			.199E	.007E	1. E	incl E
Falconer N Y -19-	0122	500	2.106R	.034R	11. R	incl R
			.918E	.023E	5. E	incl E
Methuen Mass -17-	0122	500	.456R	.010R	2. R	incl R
			.199E	.007E	1. E	incl E
Portland Maine -01-	0122	500	.225R	.010R	2.MP R	incl R
			.098E	.007E	1.MP E	incl E
Springfield Mass -08-	0122	500	.667R	.010R	3. R	incl R
			.291E	.007E	1. E	incl E



**THE HARTFORD**  
 INSURANCE GROUP  
 HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
 Hartford Accident and Indemnity Company  
 Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
 Twin City Fire Insurance Company

## EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
 THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy  
 less another effective date is stated herein.

Effective date

12:01 A. M., standard time.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Worcester Mass -08-	0122	500	.667R	.010R	3. R	incl R
			.291E	.007E	1. E	incl E
Ann Arbor Mich -04-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E
Grand Rapids Mich -05-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E
Lansing Mich -04-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E
Saginaw Mich -04-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E
Southfield Mich -03-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E
Chicago Ill -06-	0122	500	.386R	.010R	2. R	incl R
			.168E	.007E	1. E	incl E
Elmhurst Ill -09-	0122	500	.347R	.010R	2. R	incl R
			.151E	.007E	1. E	incl E
Joliet Ill -09-	0122	500	.347R	.010R	2. R	incl R
			.151E	.007E	1. E	incl E
Peoria Ill -08-	0122	500	.347R	.010R	2. R	incl R
			.151E	.007E	1. E	incl E
Rockford Ill -08-	0122	500	.347R	.010R	2. R	incl R
			.151E	.007E	1. E	incl E



**THE HARTFORD**  
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 HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
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# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
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RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Springfield Ill -08-	0122	500	.347R	.010R	2.	R incl R
			.151E	.007E	1.	E incl E
Willmette Ill -07-	0122	500	.386R	.010R	2.	R incl R
			.168E	.007E	1.	E incl E
Bakersfield Calif -05-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E
Burbank Calif -03-	0122	500	.386R	.010R	2.	R incl R
			.168E	.007E	1.	E incl E
Colton Calif -06-	0122	500	.527R	.010R	3.	R incl R
			.230E	.007E	1.	E incl E
Culver City Calif -03-	0122	500	.386R	.010R	2.	R incl R
			.168E	.007E	1.	E incl E
Fresno Calif -05-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E
Los Angeles Calif -06-	0122	1500	.527R	.010R	3.	R incl R
			.230E	.007E	1.	E incl E
Modesta Calif -12-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E
Oakland Calif -02-	0122	500	.562R	.010R	3.R	R incl R
			.245E	.007E	1.	E incl E
Sacramento Calif -05-	0122	500	.562R	.010R	3.	R incl R
			.245R	.007E	1.	E incl E
Salinas Calif -12-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E
San Diego Calif -04-	0122	500	.421R	.010R	2.	R incl R
			.184E	.007E	1.	E incl E
San Francisco Calif -01-	0122	500	.421R	.010R	2.	R incl R
			.184E	.007E	1.	E incl E
San Mateo Calif -07-	0122	500	.702R	.010R	4.	R incl R
			.306E	.007E	2.	E incl E
Colorado Springs Colo -02-	0122	500	.274R	.010R	2.MP	R incl R
			.119E	.007E	1.	E incl E
Darien Conn -03-	0122	500	.667R	.010R	3.	R incl R
			.291E	.007E	1.	E incl E
Greeley Colo -02-	0122	500	.274R	.010R	2.MP	R incl R
			.119E	.007E	1.	E incl E
Long Beach Calif -03-	0122	500	.386R	.010R	2.	R incl R
			.168E	.007E	1.	E incl E
Los Alamitos Calif -06-	0122	500	.527R	.010R	3.	R incl R
			.230E	.007E	1.	E incl E
Stockton Calif -05-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E
Walnut Creek Calif -10-	0122	500	.562R	.010R	3.	R incl R
			.245E	.007E	1.	E incl E



**THE HARTFORD**  
 INSURANCE GROUP  
 HARTFORD, CONNECTICUT

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# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
 THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy  
 unless another effective date is stated herein.

Effective date

12:01 A. M., standard time.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Santa Barbara Calif -09-	0122	500	.562R	.010R	3. R	incl R
			.245E	.007E	1. E	incl E
Santa Clara Calif -07-	0122	500	.702R	.010R	4. R	incl R
			.306E	.007E	2. E	incl E
Santa Rosa Calif -12-	0122	500	.562R	.010R	3. R	incl R
			.245E	.007E	1. E	incl E
Appleton Wisc -03-	0122	500	.249R	.010R	2.MP R	incl R
			.109E	.007E	1. E	incl E
Eau Claire Wisc -03-	0122	500	.249R	.010R	2.MP R	incl R
			.109E	.007E	1. E	incl E
Green Bay Wisc -02-	0122	500	.256R	.010R	2.MP R	incl R
			.112E	.007E	1. E	incl E
Madison Wisc -02-	0122	500	.256R	.010R	2.MP R	incl R
			.112E	.007E	1. E	incl E
Milwaukee Wisc -01-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Stevens Point Wisc -03-	0122	500	.249R	.010R	2.MP R	incl R
			.109E	.007E	1. E	incl E
Lynchburg Va -04-	0122	500	.527R	.034R	6.MP R	incl R
			.230E	.023E	3.MP E	incl E
Salt Lake City Utah -01-	0122	500	.270R	.010R	2.MP R	incl R
			.118E	.007E	1. E	incl E



**THE HARTFORD**  
 INSURANCE GROUP  
 HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
 Hartford Accident and Indemnity Company  
 Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
 Twin City Fire Insurance Company

# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
**THE HARTFORD INSURANCE GROUP** company or companies designated therein, and takes effect as of the effective date of said policy  
less another effective date is stated herein.

Effective date

12:01 A. M., standard time.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums			
			B. I.	P. D.	B. I.		P. D.	
		(a)						
Atlanta Ga -02-	0122	500	.260R	.010R	2.MP	R	incl	R
			.113E	.007E	1.	E	incl	E
Columbus Ga -03-	0122	500	.277R	.010R	2.MP	R	incl	R
			.121E	.007E	1.	E	incl	E
Savannah Ga -03-	0122	500	.277R	.010R	2.MP	R	incl	R
			.121E	.007E	1.	E	incl	E
Austin Minn -02-	0122	500	.333R	.010R	2.	R	incl	R
			.145E	.007E	1.	E	incl	E
Duluth Minn -03-	0122	500	.337R	.010R	2.	R	incl	R
			.147E	.007E	1.	E	incl	E
Minneapolis Minn -01-	0122	500	.337R	.010R	2.	R	incl	R
			.147E	.007E	1.	E	incl	E
Rochester Minn -03-	0122	500	.337R	.010R	2.	R	incl	R
			.147E	.007E	1.	E	incl	E
St Paul Minn -01-	0122	500	.337R	.010R	2.	R	incl	R
			.147E	.007E	1.	E	incl	E
Bartlesville Okla -03-	0122	500	.186R	.010R	2.MP	R	incl	R
			.081E	.007E	1.MP	E	incl	E
Oklahoma City Okla -01-	0122	500	.253R	.010R	2.MP	R	incl	R
			.110E	.007E	1.	E	incl	E
Tulsa Okla -02-	0122	500	.365R	.010R	2.	R	incl	R
			.159E	.007E	1.	E	incl	E
Burlington Iowa -01-	0122	500	.235R	.010R	2.MP	R	incl	R
			.103E	.007E	1.	E	incl	E
Cedar Rapids Iowa -02-	0122	500	.235R	.010R	2.MP	R	incl	R
			.103E	.007E	1.	E	incl	E
Davenport Iowa -02-	0122	500	.235R	.010R	2.MP	R	incl	R
			.103E	.007E	1.	E	incl	E



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New York Underwriters Insurance Company  
Twin City Fire Insurance Company

# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to \_\_\_\_\_, by THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date \_\_\_\_\_

12:01 A. M., standard time.

RATING CLASSIFICATIONS <small>Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.</small>	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Des Moines Iowa -01-	0122	500	.235R	.010R	2.MP R	incl R
			.103E	.007E	1. E	incl E
Chattanooga Tenn -03-	0122	500	.298R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
Knoxville Tenn -03-	0122	500	.298R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
MemphisTenn -01-	0122	500	.386R	.010R	2. R	incl R
			.168E	.007E	1. E	incl E
Nashville Tenn -03-	0122	500	.209R	.010R	2.MP R	incl R
			.130E	.007E	1. E	incl E
Columbia S C -01-	0122	500	.211R	.010R	2.MP R	incl R
			.092E	.007E	1.MP E	incl E
Greeneville S C -01-	0122	500	.211R	.010R	2.MP R	incl R
			.092E	.007E	1.MP E	incl E
Ft Wayne Ind -04-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Indianapolis Ind -01-	0122	1000	.527R	.010R	5. R	incl R
			.230R	.007E	2. E	incl E
Munster Ind -02-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Muncie Ind -04-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Charleston S C -01-	0122	500	.211R	.010R	2.MP R	incl R
			.092E	.007E	1.MP E	incl E
Charlotte N C -02-	0122	500	.503R	.034R	3. R	incl R
			.219E	.023E	1. E	incl E
Evansville Ind -04-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Kokomo Ind -06-	0122	500	.309R	.010R	2. R	incl R
			.135E	.007E	1. E	incl E



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Twin City Fire Insurance Company

# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to  
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Effective date

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RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
South Bend Ind -04-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Terre Haute Ind -04-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Hartford Conn -08-	0122	500	1.053R	.010R	5. R	incl R
			.459E	.007E	2. E	incl E
Orange Conn -04-	0122	500	1.053R	.010R	5. R	incl R
			.459E	.007E	2. E	incl E
Washington D C -01-	0122	1500	.263R	.010R	4. R	incl R
			.115E	.007E	2. E	incl E
Hagerstown Md -01-	0122	500	.340R	.010R	2. R	incl R
			.148E	.007E	1. E	incl E
Charleston W Va -01-	0122	500	.214R	.010R	2.MP R	incl R
			.093E	.007E	1.MP E	incl E
Huntington W Va -01-	0122	500	.214R	.010R	2.MP R	incl R
			.093E	.007E	1.MP E	incl E
Birmingham Ala -01-	0122	500	.344R	.010R	2. R	incl R
			.150E	.007E	1. E	incl E
Huntsville Ala -03-	0122	500	.305R	.010R	2. R	incl R
			.133E	.007E	1. E	incl E
Montgomery Ala -03-	0122	500	.305R	.010R	2. R	incl R
			.133E	.007E	1. E	incl E
Concord N H -01-	0122	500	.456R	.010R	2. R	incl R
			.199E	.007E	1. E	incl E
Fargo N D -01-	0122	500	.116R	.010R	2.MP R	incl R
			.050E	.007E	1.MP E	incl E
Lutherville Md -03-	0122	500	.295R	.010R	2.MP R	incl R
			.129E	.007E	1. E	incl E
Wheeling W Va -01-	0122	500	.214R	.010R	2.MP R	incl R
			.093E	.007E	1.MP E	incl E



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# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

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Effective date

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			B. I.	P. D.	B. I.	P. D.
		(a)				
Las Vegas Nev -01-	0122	500	.456R	.010R	2.	R incl R
			.199E	.007E	1.	E incl E
Denver Colo -01-	0122	500	.323R	.010R	2.	R incl R
			.141E	.007E	1.	E incl E
Springfield Vt -01-	0122	500	.242R	.010R	2.MP	R incl R
			.106E	.007E	1.	E incl E
Burlington Vt -01-	0122	500	.242R	.010R	2.MP	R incl R
			.106E	.007E	1.	E incl E
E Providence R I -01-	0122	500	.491R	.010R	2.	R incl R
			.241E	.007E	1.	E incl E
Jacksonville Fla -05-	0122	500	.291R	.010R	2.MP	R incl R
			.127E	.007E	1.	E incl E
Miami Fla -01-	0122	500	.421R	.010R	2.	R incl R
			.184E	.007E	1.	E incl E
Palm Beach Gardens Fla -02-	0122	500	.421R	.010R	2.	R incl R
			.184E	.007E	1.	E incl E
Orlando Fla -06-	0122	500	.291R	.010R	2.MP	R incl R
			.127E	.007E	1.	E incl E
Tampa Fla -04-	0122	500	.291R	.010R	2.MP	R incl R
			.127E	.007E	1.	E incl E
Eugene Ore -02-	0122	500	.232R	.010R	2.MP	R incl R
			.101E	.007E	1.	E incl E
Medford Ore -02-	0122	500	.232R	.010R	2.MP	R incl R
			.101E	.007E	1.	E incl E
Portland Ore -01-	0122	500	.288R	.010R	2.MP	R incl R
			.125E	.007E	1.	E incl E
Jackson Miss -01-	0122	500	.242R	.010R	2.MP	R incl R
			.106E	.007E	1.	E incl E
Lincoln Neb -02-	0122	500	.133R	.010R	2.MP	R incl R
			.058E	.007E	1.MP	E incl E
Reno Nevada -01-	0122	500	.456R	.010R	2.	R incl R
			.199E	.007E	1.	E incl E



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# EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

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RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a)				
Omaha Neb -01-	0122	500	.274R	.010R	2.MP R	incl R
			.119E	.007E	1. E	incl E
Kansas City Mo -01-	0122	500	.562R	.010R	3. R	incl R
			.245E	.007E	1. E	incl E
St Louis Mo -02-	0122	500	.351R	.010R	2. R	incl R
			.153 E	.007E	1. E	incl E
New Castle Del -01-	0122	500	.218R	.010R	2.MP R	incl R
			.095E	.007E	1.MP E	incl E
Little Rock Ark -01-	0122	500	.190R	.010R	2.MP R	incl R
			.083E	.007E	1.MP E	incl E
Lexington Ky -03-	0122	500	.147R	.010R	2.MP R	incl R
			.064E	.007E	1.MP E	incl E
Louisville Ky -01-	0122	500	.421R	.010R	2. R	incl R
			.184E	.007E	1. E	incl E
Phoenix Ariz -02-	0122	500	.667R	.010R	3. R	incl R
			.291E	.007E	1. E	incl E
Sioux Falls S D -01-	0122	500	.130R	.010R	2.MP R	incl R
			.057E	.007E	1.MP E	incl E
Topeka Kan -02-	0122	500	.197R	.010R	2.MP R	incl R
			.086E	.007E	1.MP E	incl E
Wichita Kan -01-	0122	500	.347R	.010R	2. R	incl R
			.151E	.007E	1. E	incl E
Cherry Hill N J -13-	0122	500	1.907R	.034R	10. R	1.MP R
			.831E	.023E	4. E	1.MP E
Springfield N J -17-	0122	500	3.065R	.034R	15. R	1.MP R
			1.336R	.023E	7. E	1.MP E
Syracuse N Y -04-	0122	500	1.521R	.034R	8. R	1.MP R
			.663E	.023E	3. E	1.MP E
Trenton N J -13-	0122	500	1.907R	.034R	10. R	1.MP R
			.831E	.023E	4. E	1.MP E
Wappinger Falls N Y -19-	0122	500	2.105R	.034R	11. R	1.MP R
			.918E	.023E	5. E	1.MP E
White Plains N Y -03-	0122	500	1.521R	.034R	8. R	1.MP R
			.663E	.023E	3. E	1.MP E
Whitesboro N Y -19-	0122	500	2.106R	.034R	11. R	1.MP R
			.918E	.023E	5. E	1.MP E



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RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
(e) Products  Printer Matter - excluding food containers - (Printer or Publisher) Ohio	7178S	110,000,000	.0038R. .0033E	.0019R. .0023E	418. R 363. E	209. R 253. E



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			B. I.	P. D.	B. I.	P. D.
(a) Premises - Operations						
Buildings or Premises - office						
863 Halekauwila St Honolulu Hawaii -01-	0122	1080	1.404R.034R .612E.023E		15. R 7. E	1.MP R 1.MP E
5700 Florida Blvd Baton Rouge La -04-	0122	900	.913R.034R .398E.023E		8. R 4. E	1.MP R 1.MP E
4006 Tulane Ave New Orleans La -01-	0122	700	1.287R.034R .561E.023E		9. R 4. E	1.MP R 1.MP E
P O Box 4096 Shreveport La -04-	0122	540	.913R.034R .398E.023E		6.MP R 3.MP E	1.MP R 1.MP E
201 E 42nd St New York N Y -01-	0122	4464	.935R.034R .408E.023E		42. R 18. E	2. R 1. E
32 W State St Binghampton N Y -19-	0122	1200	2.106R.034R .918E.023E		25. R 11. E	1.MP R 1.MP E
P O Box 15 Buffalo N Y -08-	0122	525	1.018R.034R .444E.023E		6.MP R 3.MP E	1.MP R 1.MP E
1120 Ave of the Americas New York N Y -01-	0122	1900	.936R.034R .408E.023E		18. R 8. E	1. R 1.MP E
711 Third Ave New York N Y -01-	0122	1000	.936R.034R .408E.023E		9. R 4. E	1.MP R 1.MP E
P O Box 5215 executive Park, South Stuyvesant Plaza	0122	135	2.691R.034R 1.173E.023E		6.MP R 3.MP E	1.MP R 1.MP E



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			B. I.	P. D.	B. I.	P. D.
223 First Natl Bank Bldg Rochester N Y -06-	0122	150	1.287R. .561E	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
P O Box 416 200 S Service Rd Long Island Expressway Roslyn Heights N Y -07-	0122	240	2.574R. 1.122E	.034R .023E	6. R 3. E	1.MP R 1.MP E
825 E 53 $\frac{1}{2}$ St P O Box 9473 Allendale Station Austin Texas -05-	0122	1182	.690R. .301E	.034R .023E	8. R 4. E	1.MP R 1.MP E
4300 N Central Exwy Dallas Texas -01-	0122	228	.866R. .377E	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
221 Welborn Bldg 1203 $\frac{1}{2}$ Lake St Ft Worth Texas -02-	0122	1168	.702R. .306E	.034R .023E	8. R 4. E	1.MP R 1.MP E
P O Box 22185 4215 Richmond Ave Houston Texas -04-	0122	150	1.030R. .449E	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
P O Box 6265 Summit Station 1023 Arnold St Greensboro N C -02-	0122	1000	.503R. .219E	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E



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## EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. **33C 463400E**, issued to **THE HARTFORD INSURANCE GROUP** company or companies designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.

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			B. I.	P. D.	B. I.	P. D.
P O Box 8056 Morgan St Station Raleigh N C	0122	(a) 500	.503R. .219E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
Room 505 Janaf Office Bldg Norfolk Va -02-	0122	500	.737R. .321E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
Windsor Bldg 1506 Staples Mill Rd Richmond Va -03-	0122	500	.597R. .260E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
P O Box 676 Roanoke Va -04-	0122	500	.527R. .230E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
512 Second Ave West Seattle Wash -01-	0122	500	.819R. .357E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
P O Box 4032 North 12 Lee St Spokane Wash -02-	0122	500	.597R. .260E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
Room 212 1712 Sixth Ave Tacoma Wash -02-	0122	500	.597R. .260E.	.034R .023E	6.MP R 3.MP E	1.MP R 1.MP E
P O Box 98 Asbury Park N J -17-	0122	500	3.065R. 1.336E.	.034R .023E	15. R 7. E	1.MP R 1.MP E
SUBTOTAL					3382. R 2481. E	845. R 700. E



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

Named Insured and Address

This endorsement forms a part of Policy No. **33C 463400E**  
issued by THE HARTFORD INSURANCE GROUP company or  
companies designated therein, and takes effect as of the effective date  
of said policy unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the *named insured* as  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**Products Liability**

It is understood and agreed that with respect to Bodily Injury and Property  
Damage included in the Products Hazard the Underwriters Laboratories, Inc.  
is added to the policy as an additional insured, relative to electric  
mechanical devices tested for Standard Register.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other  
than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company or companies; provided that if this endorse-  
ment takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of  
said policy by a duly authorized agent of the company or companies shall constitute valid countersignature of this endorsement.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

Countersigned by

*Thomas E. Lutz*  
Authorized Agent

**ADDITIONAL INSURED  
(Specified Employees)**

Named Insured and Address

This endorsement forms a part of Policy No. **33C 463400E**  
issued by THE HARTFORD INSURANCE GROUP company or  
companies designated therein, and takes effect as of the effective date  
of said policy unless another effective date is stated herein.

Effective date ..... 12:01 A. M., standard time at the address of the *named insured* as  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**Comprehensive General Liability Insurance**

It is agreed that the "Persons Insured" provision is amended to include E P Ma and Laverne Mack, employees of the Named Insured while acting within the scope of their duties as such, but the insurance afforded to such employees does not apply:

1. to bodily injury to (a) another employee of the Named Insured arising out of or in the course of his employment or (b) the Named Insured, or, if the Named Insured is a partnership or joint venture, any partner or member thereof.
2. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the Named Insured or (b) the Named Insured, or, if the Named Insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company or companies; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company or companies shall constitute valid countersignature of this endorsement.



Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

Countersigned by Thomas E. Lundgren  
Authorized Agent

# ADDITIONAL LOCATIONS OR CLASSIFICATIONS

This endorsement forms a part of Policy No. **33C463400E** issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date stated herein.

Named Insured and Address

The Standard Register Company  
626 Albany Street  
Dayton  
Ohio 45408

Effective date **11/24/70**

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

It is agreed that the Schedule is amended by the addition of the locations and classifications described in the schedule below.

Rating Classifications <small>Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of the policy.</small>	Code No.	Premium Bases <small>(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration (d) Number Insured</small>	Rates		Annual Premiums		Addl. or Ret. Premiums	
			B. I.	P. D.	B. I.	P. D.	B. I.	P. D.
(a) Premises — Operations — Escalators			(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration (d) Per Landing					
Incidental Malpractice	0301B		5.85		6.00		4.00	
See AL 8 OB								
ct/hhc 12/2/70 70 5725		Hooven Pohlmeier Agency						
P/R .60			Total Additional or Return Premium Due on Effective Date of Endorsement			Premium Waived \$ 4.00		

If the Policy Period is more than one year and the Premium is payable in installments, the Anniversary premiums stated in the Declarations of the policy are amended to read as follows:

1st Anniversary \$

2nd Anniversary \$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Countersigned by

*Thomas F. Lodge*  
Authorized Agent

This endorsement forms a part of Policy No. **33C463400E**  
issued by THE HARTFORD INSURANCE GROUP company design-  
ated therein, and takes effect as of the effective date of said policy  
unless another effective date is stated herein.

Effective date **11/24/70**

Named Insured and Address

**The Standard Register Company**  
**626 Albany Street**  
**Dayton**  
**Ohio 45408**

12:01 A. M., standard time at the address of the *named insured* as  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**Comprehensive General Liability Insurance**

It is agreed below that:

1. The definition of "bodily injury" is amended to include injury arising out of the rendering of or failure to render professional services by any physician, dentist or nurse while employed by the named insured to provide such services;
2. Exclusion (h) does not apply to injury to the emotions of reputation of a person arising out of the rendering of such services.

70  
/hnc 5725

Hooven Pohlmeier Agency

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



Countersigned by *Thomas F. Sandgren*  
Authorized Agent

## AMENDMENT OF CASUALTY INSURANCE POLICY—WISCONSIN

It is agreed that:

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence, Claim or Suit" is amended to read:

**Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an *occurrence*, written notice containing particulars sufficient to identify the *insured* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the *insured* to the company or any of its authorized agents within 20 days following the date of the occurrence; provided, that failure to give such notice within the time specified shall not invalidate any claim made by the *insured* if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible. The *named insured* shall promptly take at his expense all reasonable steps to prevent other *bodily injury* or *property damage* from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.

2. Paragraph (b) of the Automobile Physical Damage Insurance Condition entitled "Named Insured's Duties in Event of Loss" is amended to read:

- (b) give notice thereof (i) to the company or any of its authorized agents within 20 days following the date the *loss* occurs, provided that failure to give such notice within the time specified shall not invalidate any claim made by the *named insured* if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible, and also (ii) in the event of theft or larceny, promptly to the police;

3. The Condition entitled "Changes" is amended to read:

**Changes** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the Company.

Knowledge of an agent of the company at the time this policy is issued or an application made shall be knowledge of the company, and any fact which breaches a condition of the policy and is known to the agent when the policy is issued or the application made shall not void the policy or defeat a recovery thereon in the event of loss.

4. The following paragraph is added to the Condition entitled "Declarations":

No oral or written statement, representation or warranty made by the *insured* or in his behalf in the negotiation of this policy shall be deemed material or defeat or avoid the policy, unless such statement, representation or warranty was false and made with intent to deceive, or unless the matter misrepresented or made a warranty increased the risk or contributed to the loss. No breach of a warranty in this policy shall defeat or avoid this policy unless the breach of such warranty increased the risk at the time of the loss, or contributed to the loss, or existed at the time of the loss.

5. With respect only to such insurance as is afforded by the policy for bodily injury liability or property damage liability arising out of the ownership, maintenance or use of motor vehicles:

- (a) If an action for *bodily injury* or *property damage* occurring in the State of Wisconsin is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read:

**Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the *insured* with all of the terms of this policy.

Any person or organization or the legal representative thereof who has secured a judgment against the *insured* shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the *insured* or of the *insured's* estate shall not relieve the company of any of its obligations hereunder.

- (b) If the *named insured* is an individual, the "Persons Insured" provision is amended to include as an *insured* any person using a motor vehicle owned by the *named insured* which is designed to transport or draw persons or property on the public highways with the permission of an adult member of the *named insured's* household other than a chauffeur or domestic servant, and any other person or organization but only with respect to his or its liability because of acts or omissions of such an *insured*.

6. With respect only to such insurance as is afforded by the policy under any Automobile Coverage to the person designated by an "Individual Named Insured" endorsement forming a part of the policy as the *individual named insured*:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the *insured* named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the *insured* named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that, if the *named insured* fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such *insured* written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such *insured* or by the company shall be equivalent to mailing.

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other automobile insurance policy, with respect to any automobile designated in both policies.

- B. The following Condition is added or, if the policy contains a Condition so entitled, such Condition is replaced by the following:

**Cancellation by Company Limited** The company shall not cancel this policy solely because of the age, residence, race, color, creed, national origin, ancestry or occupation of any person who is an *insured* under this policy.



After this policy has been in effect for sixty days or, if this policy is a renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless:

1. the *named insured* fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit; or
2. the driver's license of the *named insured* or of any other operator who either resides in the same household or customarily operates an *automobile* insured under this policy has been under suspension or revocation during the policy period (or, if this policy is a renewal, during its policy period or the 180 days immediately preceding its effective date); or
3. the company issues to the *individual named insured* with respect to whom paragraph 6 of this endorsement is stated to apply a Family Automobile Policy containing the otherwise applicable provisions of this endorsement which
  - (a) affords insurance, with respect to those types of *automobiles* and under coverages and at limits of liability, at least equal to that afforded such *named insured* under this policy, and
  - (b) commences on the effective date of cancellation of such *named insured's* insurance under this policy and expires on the next anniversary of this policy's effective date or on this policy's expiration date, whichever is the earlier date;

provided that the company shall have the right to modify any physical damage coverage afforded by this policy (except coverage for loss caused by *collision*) by inclusion of a deductible not exceeding \$100.

C. The following Condition is added:

**Renewal** The company shall not refuse to renew this policy solely because of the age, residence, race, color, creed, national origin, ancestry or occupation of any person who is an *insured* under this policy.

If the company elects not to renew this policy, it shall mail to the *insured* named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the *named insured* has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
  - (b) the company has by any means manifested its willingness to renew to the *named insured* or his representative, or
  - (c) the *named insured* has notified the company or its agent that he does not wish this policy to be renewed; or
2. on the effective date of any other automobile insurance policy, with respect to any automobile designated in both policies.

The mailing of notice of aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

*H. V. Williams*  
President

20% loading in Property Damage Rates and  
Minimum Premium Where applicable

**BROAD FORM PROPERTY DAMAGE ENDORSEMENT**  
(Including Completed Operations)

Named Insured and Address

This endorsement forms a part of Policy No. \_\_\_\_\_  
issued by THE HARTFORD INSURANCE GROUP company  
designated therein, and takes effect as of the effective date of said  
policy unless another effective date is stated herein.

Effective date \_\_\_\_\_ 12:01 A. M., standard time at the address of the *named insured* as  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE

It is agreed that the insurance for *property damage* liability applies, subject to the following additional provisions:

- A. The exclusions relating to *property damage* to (1) property owned, occupied or used by or rented to the *insured* or in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control and (2) work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
- (y) to *property damage*
- (1) to property owned or occupied by or rented to the *insured*, or, except with respect to the use of elevators, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,
  - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
    - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
    - (b) tools or equipment while being used by the *insured* in performing his operations,
    - (c) property in the custody of the *insured* which is to be installed, erected or used in construction by the *insured*,
    - (d) that particular part of any property, not on premises owned by or rented to the *insured*,
      - (i) upon which operations are being performed by or on behalf of the *insured* at the time of the *property damage* arising out of such operations, or
      - (ii) out of which any *property damage* arises, or
      - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
- (z) with respect to the *completed operations hazard*, to *property damage* to work performed by the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

THE HOOVEN-POHLMAYER CO.

*Thomas E. Landgren*  
Countersigned by \_\_\_\_\_  
V. PRES.  
Authorized Agent

**ADDITIONAL INSURED**  
(Premises Leased to the Named Insured)

Named Insured and Address

This endorsement forms a part of Policy No. **33C 463400E**  
issued by THE HARTFORD INSURANCE GROUP company design-  
ated therein, and takes effect as of the effective date of said policy  
unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the *named insured* as  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:  
**COMPREHENSIVE GENERAL LIABILITY INSURANCE**  
**MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE**  
**OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**  
**STOREKEEPERS' LIABILITY INSURANCE**

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect  
to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject  
to the following additional exclusions:

The insurance does not apply:

1. to any *occurrence* which takes place after the *named insured* ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
		Bodily Injury Liability	Property Damage Liability
The area bounded on the North by the Insured's property line and the Pennsylvania Railroad, on the East by a line fifty feet South of the main building and on the West by Mount Zion Road in Springesbury Township, (York), Pennsylvania	Northwestern Mutual Life Ins Co	incl	incl

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other  
than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes  
effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy  
by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

THE HOOVEN-POHLMEYER CO.

Countersigned by.....

*Thomas E. Landgren*  
Authorized Agent



# CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

This Coverage Part forms a part of Policy No. **33C 463400E** issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective ..... (at the hour stated in the policy) and forms a part of the above designated policy issued to .....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

## SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
YB — Contractual Bodily Injury Liability	\$ 78.00	\$ 1,000,000 each person \$ 1,000,000 each occurrence
ZB — Contractual Property Damage Liability	\$ 46.00	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate

Designation of Contracts	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
Purchase Order Agreements	0576	(a) Cost	(a) Per \$100 of Cost			
		(b) Sales	(b) Per \$1,000 of Sales			
		10% of Products	Prem		42.00R 36.00E	21.00R 25.00E
Form Numbers of Endorsements forming part of this Coverage Part at issue:			TOTAL ADVANCE PREMIUMS		\$ 78.00	\$ 46.00

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$                      1st Anniversary \$                      2nd Anniversary \$

The following exclusions also apply:

☐ Exclusion (n) — Products and Completed Operations    ☐ Exclusion (o) — x, c & u

### I. COVERAGE YB—CONTRACTUAL BODILY INJURY LIABILITY

### COVERAGE ZB—CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured, by reason of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

Coverage YB. bodily injury or

Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the company is not entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such proceedings, or
- (2) any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

### Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including
  - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
- (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on page KB-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

THE HOOVEN-POWELL INSURANCE CO.

Countersigned by

Thomas E. Lundgren  
Authorized Agent

# CONTRACTUAL LIABILITY INSURANCE

## COVERAGE PART

### (Blanket Coverage)

(continued)

- (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or
- (ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the *bodily injury or property damage*;
- (c) to *bodily injury or property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to *bodily injury or property damage* for which the indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person;
- (e) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (f) to any obligation for which the *insured* may be held liable in an action on a contract by a third party beneficiary for *bodily injury or property damage* arising out of a project for a public authority; but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;
- (g) to *property damage* to
  - (1) property owned or occupied by or rented to the *insured*,
  - (2) property used by the *insured*, or
  - (3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;
- (h) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;
- (i) to *bodily injury or property damage* resulting from the failure of the *named insured's products* or work completed by or for the *named insured* to perform the function or serve the purpose intended by the *named insured*, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any *insured*; but this exclusion does not apply to *bodily injury or property damage* resulting from the active malfunctioning of such products or work;
- (j) to *property damage* to the *named insured's products* arising out of such products or any part of such products;
- (k) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to *damages* claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (m) As respects any agreement relating to construction operations, to *bodily injury or property damage* arising out of
  - (1) construction, maintenance or repair of watercraft or loading or unloading thereof, or
  - (2) operations within fifty feet of any railroad property affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;

When stated in the schedule as applicable, the following exclusions also apply to *contractual liability* assumed by the *insured*.

This insurance does not apply:

- (n) to *bodily injury or property damage* included within the *completed operations hazard* or the *products hazard*;
- (o) to *property damage* included within
  - (1) the *explosion hazard*,
  - (2) the *collapse hazard*, or
  - (3) the *underground property damage hazard*.

## II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated;

- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

## III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury or property damage*, or (3) claims made or suits brought on account of *bodily injury or property damage*, the company's liability is limited as follows:

**Coverage YB** — The limit of *bodily injury* liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all *damages* because of *bodily injury* sustained by one person as the result of any one *occurrence*; but subject to the above provision respecting "each person", the total liability of the company for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

**Coverage ZB** — The total liability of the company for all *damages* because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all *damages* because of all *property damage* to which this coverage applies shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the *named insured*.

**Coverages YB and ZB** — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

## IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*contractual liability*" means liability expressly assumed under a written contract or agreement; provided, however, that *contractual liability* shall not be construed as including liability under a warranty of the fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

"*suit*" includes an arbitration proceeding to which the *insured* is required to submit or to which the *insured* has submitted with the company's consent.

## V. POLICY PERIOD; TERRITORY

This insurance applies only to *bodily injury or property damage* which occurs during the policy period within the *policy territory*.

## VI. ADDITIONAL CONDITIONS

### Arbitration

The company shall be entitled to exercise all of the *insured's* rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

### Premium

When used as a premium basis:

1. the word "*cost*" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "*cost*" is the basis of premium, regardless of whether any liability is assumed under such contracts by the *insured*. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the *insured*, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (m) applies.
2. the word "*sales*" means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division.



PERSONAL INJURY LIABILITY INSURANCE  
COVERAGE PART

This Coverage Part forms a part of Policy No. **33C 463400E** issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective ..... (at the hour stated in the policy) and forms a part of the above designated policy issued to .....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to personal injury arising out of an offense included within such of the following groups of offenses as are indicated by specific premium charge or charges.

Coverage	Limits of Liability		
PI—Personal Injury Liability	\$1,000,000	each person aggregate	
	\$1,000,000	general aggregate	
	Insured's participation.....%		
Groups of Offenses		Advance Premium	
A. False Arrest, Detention or Imprisonment, or Malicious Prosecution		\$	781.00
B. Libel, Slander, Defamation or Violation of Right of Privacy		\$	incl
C. Wrongful Entry or Eviction or Other Invasion of Right of Private Occupancy		\$	incl
Minimum Premium \$	5.00 R 2.00 E	Total Advance Premium	\$ 781.00
Location and Description of Exposure	Premium Bases	Rates	Premium
Refer to Comprehensive General Liability Insurance Coverage Part	% of basic Coverage A <sup>1</sup> premium division (a)	22.5%	544.00 R 237.00 E
Exclusion (c) of this Coverage Part is deleted			

Form Numbers of Endorsements forming part of this Coverage Part at issue:

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ ..... 1st Anniversary ..... 2nd Anniversary \$ .....

The conditions and provisions printed on page PI-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof; countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by .....  
Authorized Agent

# PERSONAL INJURY LIABILITY INSURANCE

## COVERAGE PART

(continued)

### I. COVERAGE PI — PERSONAL INJURY LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of injury (herein called "*personal injury*") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the *named insured's* business:

- Group A — false arrest, detention or imprisonment, or malicious prosecution;
- Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

if such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *personal injury* even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the *insured* under any contract or agreement;
- (b) to *personal injury* arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any *insured*;
- (c) to *personal injury* sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the *named insured*;
- (d) to *personal injury* arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the *named insured* was made prior to the effective date of this insurance;
- (e) to *personal injury* arising out of any publication or utterance described in Group B concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any *insured* with knowledge of the falsity thereof;
- (f) to *personal injury* arising out of any publication or utterance described in Group B made in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the *named insured*.

### II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to *personal injury* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

### III. LIMITS OF LIABILITY—INSURED'S PARTICIPATION

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *personal injury*, or (3) claims made or suits brought on account of *personal injury*, the total liability of the company for all *damages* because of all *personal injury* to which this coverage applies, sustained by any one person or organization, shall not exceed the limit of *personal injury* liability stated in the schedule as "each person aggregate."

Subject to the above provision respecting "each person aggregate", the total limit of the company's liability under this coverage for all *damages* shall not exceed the limit of *personal injury* liability stated in the schedule as "general aggregate".

If a participation percentage is stated in the schedule for the *insured*, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the *insured*; provided, the company may pay the *insured's* portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.

### IV. AMENDED DEFINITION

When used in reference to this insurance:

"*damages*" means only those damages which are payable because of *personal injury* arising out of an offense to which this insurance applies.

**AMENDMENT OF CANCELLATION CONDITION**  
(Michigan)

Named Insured and Address

This endorsement forms a part of Policy No. **33C 463400 E** issued by THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ..... 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies the Cancellation Condition and is applicable to all insurance afforded by the policy.

It is agreed that the first paragraph of the Cancellation Condition is amended to read as follows:

This policy may be cancelled by the *named insured* by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the *named insured* at his address last known to the company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the *named insured* or by the company shall be equivalent to mailing.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company or companies; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company or companies shall constitute valid countersignature of this endorsement.



**THE HARTFORD**  
INSURANCE GROUP  
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company  
Hartford Accident and Indemnity Company  
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company  
Twin City Fire Insurance Company

*Thomas E. Ludger*

Countersigned by ..... **Y. PRES**  
Authorized Agent



(e) Comprehensive General Liability Insurance or Completed Operations and Products Liability Insurance, "**sales**" means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division;

(f) Contractual Liability Insurance, "**cost**" means the total cost to any indemnitee, with respect to any contract which is insured, of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

(g) Garage Insurance, "**remuneration**" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the *named insured*, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum

"**Class A**" means all clerical office employees

"**Class B**" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile

owned by the *named insured*; and all salesmen, general managers, service managers and chauffeurs

"**Class C**" means all other employees;

(h) Comprehensive Automobile Liability Insurance,

(1) "**cost of hire**" means the amount incurred for (a) the hire of *automobiles*, including the entire remuneration of each employee of the *named insured* engaged in the operation of such automobiles subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "**cost of hire**" shall be 5% of the applicable *hired automobile* rates, provided the owner of such *hired automobile* has purchased *automobile* Bodily Injury Liability and Property Damage Liability insurance covering the interest of the *named insured* on a direct primary basis as respects such *automobile* and submits evidence of such insurance to the *named insured*;

(2) "**Class 1 persons**" means the following persons, provided their usual duties in the business of the *named insured* include the use of *non-owned automobiles*: (a) all employees, including officers, of the *named insured* compensated for the use of such *automobiles* by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the *named insured*;

(3) "**Class 2 employees**" means all employees, including officers, of the *named insured*, not included in Class 1 persons.

## NUCLEAR ENERGY LIABILITY EXCLUSION

This exclusion modifies the provisions of the policy relating to ALL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN COMPREHENSIVE PERSONAL AND FARMERS COMPREHENSIVE PERSONAL INSURANCE.

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to *bodily injury* or *property damage*

(1) with respect to which an *insured* under the policy is also an *insured* under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an *insured* under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the *insured* is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to *bodily injury* resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.

C. Under any Liability Coverage, to *bodily injury* or *property damage* resulting from the hazardous properties of nuclear material, if

(1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an *insured* or (b) has been discharged or dispersed therefrom;

(2) the nuclear material is contained in *spent fuel* or *waste* at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an *insured*; or

(3) the *bodily injury* or *property damage* arises out of the furnishing by an *insured* of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear

facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to *property damage* to such nuclear facility and any property thereat.

II. As used in this exclusion:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means source material, special nuclear material or byproduct material;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"**waste**" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"**nuclear facility**" means

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing *spent fuel*, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the *insured* at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

## CONDITIONS

**1. Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the *named insured*, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the *named insured* the unearned portion paid by the *named insured*.

The *named insured* shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**2. Inspection and Audit** The company shall be permitted but not obligated to inspect the *named insured's* property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the *named insured* or others, to determine or warrant that such property or operations are safe.

The company may examine and audit the *named insured's* books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3. Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for *bodily injury* liability or for *property damage* liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The *insured* agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

**4. Insured's Duties in the Event of Occurrence, Claim or Suit**

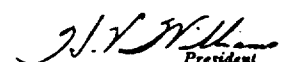
- (a) In the event of an *occurrence*, written notice containing particulars sufficient to identify the *insured* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the *insured* to the company or any of its authorized agents as soon as practicable. The *named insured* shall promptly take at his expense all reasonable steps to prevent other *bodily injury* or *property damage* from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.
- (b) If claim is made or suit is brought against the *insured*, the *insured* shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The *insured* shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the *insured* because of *bodily injury* or *property damage* with respect to which insurance is afforded under this policy; and the *insured* shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The *insured* shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5. Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the *insured's* obligation to pay shall have been finally determined either by judgment against the *insured* after actual trial or by written agreement of the *insured*, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the *insured* to determine the *insured's* liability, nor shall the company be impleaded by the *insured* or his legal representative. Bankruptcy or insolvency of the *insured* or of the *insured's* estate shall not relieve the company of any of its obligations hereunder.

**In Witness Whereof**, the HARTFORD ACCIDENT AND INDEMNITY COMPANY has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the company.

  
Secretary

  
President

**6. Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the *insured* has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.
- (b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**7. Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the *insured's* rights of recovery therefor against any person or organization and the *insured* shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The *insured* shall do nothing after loss to prejudice such rights.

**8. Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

**9. Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the *named insured* shall die, such insurance as is afforded by this policy shall apply (1) to the *named insured's* legal representative, as the *named insured*, but only while acting within the scope of his duties as such, and (2) with respect to the property of the *named insured*, to the person having proper temporary custody thereof, as *insured*, but only until the appointment and qualification of the legal representative.

**10. Three Year Policy** If this policy is issued for a period of three years, the limits of the company's liability shall apply separately to each consecutive annual period thereof.

**11. Cancellation** This policy may be cancelled by the *named insured* by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the *named insured* at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the *named insured* or by the company shall be equivalent to mailing.

If the *named insured* cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**12. Declarations** By acceptance of this policy, the *named insured* agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

# COMPREHENSIVE GENERAL LIABILITY POLICY

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

*MISS EASY*  
*Permanent Record*  
**DO NOT DESTROY**  
**LIBERTY  
MUTUAL**



LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## COVERAGE A—BODILY INJURY LIABILITY

## COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of

Coverage A. **bodily injury** or

Coverage B. **property damage**

to which this policy applies, caused by an **occurrence**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

## Exclusions

This policy does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this exclusion does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;
- (b) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**;

- (c) to **bodily injury** or **property damage** arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to **bodily injury** or **property damage** arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (e) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **watercraft** owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **watercraft** operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the **named insured**;

- (f) to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to **bodily injury** or **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the **insured** under an **incidental contract**, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
    - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
    - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (2) above;

- (i) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (j) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the **insured** under an **incidental contract**;
- (k) to **property damage** to
  - (1) property owned or occupied by or rented to the **insured**,
  - (2) property used by the **insured**, or
  - (3) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to

**property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**;

- (l) to **property damage** to premises alienated by the **named insured** arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
  - (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (n) to **property damage** to the **named insured's products** arising out of such products or any part of such products;
- (o) to **property damage** to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

## II SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and

- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,

- (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
- (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

## LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The total liability of the company for all damages, including damages for care and loss of services, because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**."

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**".

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## V POLICY TERRITORY

This policy applies only to **bodily injury** or **property damage** which occurs within the **policy territory**.

## VI DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

**"completed operations hazard"** includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in this policy or in the company's manual specifies "including completed operations";

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well-servicing equipment;

**"named insured"** means the person or organization named in Item 1 of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period.

## CONDITIONS

**Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3 Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **insured** agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

**4 Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5 Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

**6 Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes

an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

- (b) **Contribution by Limits** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery therefor against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice President, and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **named insured**, to the person having proper temporary custody thereof, as **insured**, but only until the appointment and qualification of the legal representative.

**Three Year Policy** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Declarations** By acceptance of this policy, the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

*Bruce E. Doorman*

SECRETARY

*Melvin B. Bradshaw*

PRESIDENT

THIS ENDORSEMENT APPLIES TO ALL LIABILITY AND MEDICAL PAYMENTS COVERAGES AFFORDED BY THIS POLICY, INCLUDING ANY SUCH COVERAGES ADDED BY ENDORSEMENT EITHER AT INCEPTION OR DURING THE POLICY PERIOD, EXCEPT UNDER COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material**, **special nuclear material** or **byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (1) containing **byproduct material** and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof;

"**nuclear facility**" means

- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

NEW YORK—It is further agreed that the provisions of this endorsement are not applicable to any automobile which is subject to the New York Motor Vehicle Financial Security Act.

LIBERTY MUTUAL INSURANCE COMPANY

*Bruce E. Doorman*

SECRETARY

*Melvin B. Bradshaw*

PRESIDENT

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10/1/66

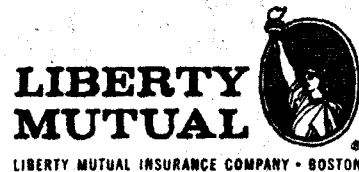


# SHORT RATE CANCELTATION TABLE

Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium
1	. . . . 5	154-156	. . . . 53
2	. . . . 6	157-160	. . . . 54
3- 4	. . . . 7	161-164	. . . . 55
5- 6	. . . . 8	165-167	. . . . 56
7- 8	. . . . 9	168-171	. . . . 57
9- 10	. . . . 10	172-175	. . . . 58
11- 12	. . . . 11	176-178	. . . . 59
13- 14	. . . . 12	179-182 (6 mos.)	60
15- 16	. . . . 13	183-187	. . . . 61
17- 18	. . . . 14	188-191	. . . . 62
19- 20	. . . . 15	192-196	. . . . 63
21- 22	. . . . 16	197-200	. . . . 64
23- 25	. . . . 17	201-205	. . . . 65
26- 29	. . . . 18	206-209	. . . . 66
30- 32 (1 mo.)	19	210-214 (7 mos.)	67
33- 36	. . . . 20	215-218	. . . . 68
37- 40	. . . . 21	219-223	. . . . 69
41- 43	. . . . 22	224-228	. . . . 70
44- 47	. . . . 23	229-232	. . . . 71
48- 51	. . . . 24	233-237	. . . . 72
52- 54	. . . . 25	238-241	. . . . 73
55- 58	. . . . 26	242-246 (8 mos.)	74
59- 62 (2 mos.)	27	247-250	. . . . 75
63- 65	. . . . 28	251-255	. . . . 76
66- 69	. . . . 29	256-260	. . . . 77
70- 73	. . . . 30	261-264	. . . . 78
74- 76	. . . . 31	265-269	. . . . 79
77- 80	. . . . 32	270-273 (9 mos.)	80
81- 83	. . . . 33	274-278	. . . . 81
84- 87	. . . . 34	279-282	. . . . 82
88- 91 (3 mos.)	35	283-287	. . . . 83
92- 94	. . . . 36	288-291	. . . . 84
95- 98	. . . . 37	292-296	. . . . 85
99-102	. . . . 38	297-301	. . . . 86
103-105	. . . . 39	302-305 (10 mos.)	87
106-109	. . . . 40	306-310	. . . . 88
110-113	. . . . 41	311-314	. . . . 89
114-116	. . . . 42	315-319	. . . . 90
117-120	. . . . 43	320-323	. . . . 91
121-124 (4 mos.)	44	324-328	. . . . 92
125-127	. . . . 45	329-332	. . . . 93
128-131	. . . . 46	333-337 (11 mos.)	94
132-135	. . . . 47	338-342	. . . . 95
136-138	. . . . 48	343-346	. . . . 96
139-142	. . . . 49	347-351	. . . . 97
143-146	. . . . 50	352-355	. . . . 98
147-149	. . . . 51	356-360	. . . . 99
150-153 (5 mos.)	52	361-365 (12 mos.)	100

If the policy has been in effect for twelve months or less, the above table applies. If the policy has been in effect for more than twelve months, the earned premium shall be determined as follows: (1) Determine full annual premium as for a policy written for a term of one year. (2) Deduct such premium from the full policy premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the policy has been in effect to the length of time beyond one year for which the policy was originally written. (3) Add premium produced in accordance with provisions (1) and (2) to obtain earned premium during period policy has been in effect.

## COMPREHENSIVE GENERAL LIABILITY POLICY



**THIS POLICY IS NONASSESSABLE.**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**



## DECLARATIONS

LIBERTY  
MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

COMPREHENSIVE GENERAL  
LIABILITY POLICY

POLICY NO.	TD/CD	SALES OFFICE	CODE	SALES REPRESENTATIVE	CODE	N/R	1ST YEAR
LG1- 181-027285-020	23/2	Cincinnati	877	Billeter	7655	2	77

Item 1. Named Insured The Standard Register Company 02 72 85

P.O. Box 1167

Address Dayton, OH 45401

Attn: Risk Management Department

The named insured is: Individual ☐, Partnership ☐, Corporation ☒, Other ☐

Business of named insured is: See Item 4

Item 2. Policy Period: From Mo. Day Year to Mo. Day Year  
 12:01 A.M., standard time at the address of the named insured as stated herein. 7 1 80 7 1 81

Audit Basis: At Expiration ☐, Annual ☐, Semi-Annual ☐, Quarterly ☐, Monthly ☒, Flat Charge ☐

Item 3. The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	ADVANCE PREMIUMS
A — BODILY INJURY LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 14,700
B — PROPERTY DAMAGE LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 6,300
MINIMUM PREMIUMS: Bodily Injury Liability Property Damage Liability \$ 14,700 \$ 6,300	TOTAL ADVANCE PREMIUM	\$ 21,000

Item 4. Computation of Premiums

Classification and Locations	Code No.	Premium Base	Rates		Advance Premiums		
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability	Property Damage Liability	
See Extension Schedule Attached					Code 326 <input type="checkbox"/> 327 <input type="checkbox"/> 328 <input checked="" type="checkbox"/>		

The policy, including all endorsements issued therewith, is hereby countersigned by.

jb

Authorized Representative

Work Units	Typed	Periodic Payment	Rating Basis	Audit Basis	Home State	Pol. H.G.	Renewal of	Accounting Entry
1-	7-25-80		R <input type="checkbox"/> NR <input checked="" type="checkbox"/>	9		S <input type="checkbox"/>	LG1- 029	\$ Dividend for Exp. Period

Item 4. *Declarations — Schedule —*  
*General Liability Hazards*

CLASSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS	
		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY
				328	
All operations of the named insured (including M & C, O/CP, P/F, GL 04 04, Elevator Charge, Foreign Coverage, Employee Benefits Coverage, Lawyers Professional Liability) in connection with the design, manufacturing, sale and installation of business forms and systems, autographic registers and forms, and feeding and handling equipment 20050				<u>Discounted Flat Charge</u>	
				14,700	6,300

Minimum Premium

EXTENSION SCHEDULE

Elevator Inspection Charge 65210

<u>Ohio</u>		<u>Premium Charge</u>
626 Albany St., Dayton	1 Passenger 5 Freight	No
122 Campbell St., Dayton	1 Freight	Premium
22 Powers St., Dayton	1 Freight	
737 W. Stewart St., Dayton	1 Passenger 2 Freight	Charge

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

San Diego Gas & Electric

P.O. Box 1831  
San Diego, CA 92112  
Attn: Bernadette M. Moniz

Purchase Order K0-10350

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 12-23-80

Expiration Date 7-1-81

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis 9

Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Bowman* *William B. Chastain*  
SECRETARY PRESIDENT

Work Units 1 -

Countersigned by

*Cheryl A. King*  
Authorized Representative

Issued eh 1-15-81 Sales Office and No. Cinc. 877 End. Serial No. 25

L-G1001

LC LG LM LO

(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Premises Leased to the Named Insured)**

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	One Lytle Place 621 Mehring Way Cincinnati, OH	One Lytle Place, an Ohio Limited Partnership		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 2-17-81

Expiration Date 7-1-81

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis 9

Issued to The Standard Register Company

*Bruce E. Bowman* SECRETARY  
*Melvin S. Bader* PRESIDENT

Work Units 1 -

Countersigned by

*[Signature]*  
Authorized Representative

Issued RS 3-11-81 Sales Office and No. Cinc. 877 End. Serial No. 26

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	320 Andover Park East Suite 110, Tukwila, WA 98188	Royal International Equities Property Ltd. c/o Caldwell Banker Property Management Company 1600 Park Place Building Seattle, WA 98101 Attn: Carleen Bell		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 7-1-80

Expiration Date 7-1-81

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis 9

Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Bowman* SECRETARY *Malcolm S. Buckner* PRESIDENT

Work Units 1 -

Countersigned by

*Cheryl A. King*  
Authorized Representative

Issued sp 12-22-80 Sales Office and No. Cinc. 877 End. Serial No. 24

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Limited Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any act of the vendor which changes the condition of the products,
    - (ii) any failure to maintain the product in merchantable condition,
    - (iii) any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor;
  - (c) bodily injury or property damage occurring within the vendor's premises.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-020  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
  
*Bruce E. Bowman*                      *Malcolm B. Buckle*  
SECRETARY                                      PRESIDENT

Work Units 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 18

GL 20 16  
(10/1/66)  
LC LG LB

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

Florida Power & Light Company

P.O. Box 529100  
Miami, FL 33152  
Attn: Ins. Dept.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Doonan* *Malcolm B. Bradshaw*  
SECRETARY PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 17

PRINTED  
IN  
U.S.A.

L-G1001

LC LG LM LO

(10/1/66)



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Suite 204 600 S. Commonwealth Ave. Los Angeles, CA	Commonwealth Enterprises c/o Arthur Rubloff & Co. of California 600 S. Commonwealth Ave. Los Angeles, CA 90005		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Doorman* SECRETARY *Malcolm S. Goodwin* PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 16

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	9420 Farnham St. Suite 116 San Diego, Calif. 92123	Ruffin Road Park, Ltd.		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Doorman*  
SECRETARY

*Malcolm B. Bredeman*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 15

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**

**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**COVERAGE P — PERSONAL INJURY LIABILITY**

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

The County of Nassau  
Department of General Services

Division of Purchase & Supply  
Old County Court House  
Mineola, NY 11501

Applicable to: Maintenance of Burster/Imprinter Contract

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Doonan*  
SECRETARY

*Malcolm S. Bradshaw*  
PRESIDENT

Work Unit 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 14

PRINTED  
IN U.S.A.

L-G1001

LC LG LM LO

(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	7 Westchester Plaza Elmsford, NY 10523	Robert Martin Company 101 Executive Blvd. Elmsford, NY 10523		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Boorman* SECRETARY *Melvin S. Gooden* PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

13

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Suite 301 Wells Fargo Building II 1499 Huntington Dr. South Pasadena, CA	Multi-Benefit Fund II owners and Johnstown Properties, Managers		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-020

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Steve E. Bowman*  
SECRETARY

*Malcolm B. Chisholm*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 12

GL 20 11  
(10/1/66)  
LC LG LM LO

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 90 days after written notice of such cancelation or reduction has been mailed to

Name

Address

The Standard Register Company  
Attn: Risk Insurance Dept.

P.O. Box 1167  
Dayton, OH 45401

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Paul E. Doonan*  
SECRETARY

*Malcolm S. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

11

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION		LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Ron Hearr 3500 Stonebridge Kettering, OH 45419	Individual	Manager of Manor House

It is further agreed that endorsement serial number 10, of the policy, is hereby cancelled.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date 7-1-80 Expiration Date 7-1-81  
For attachment to Policy or Bond No. LG1-181-029285-020  
Audit Basis 9  
Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Bowman* *Malcolm S. Bradshaw*  
SECRETARY PRESIDENT

Work Units 1 -

Countersigned by

*Margaret W. Hill*  
Authorized Representative

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION		LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
E. P. Mack and Laverne Mack 3500 Stonebridge Kettering, OH 45419	Individual	Manager of Manor House

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date Expiration Date  
For attachment to Policy or Bond No. LG1-181-029285-020  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Looman* *Mark S. Boudreau*  
SECRETARY PRESIDENT

Work Units 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 10



ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Canteen Corporation The Merchandise Mart Chicago, IL		Corporation "Vending Service"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$      Included in Flat Charge  
Effective Date      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-020  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Loomis*      *William B. Chisholm*  
SECRETARY      PRESIDENT

Went Under 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 9

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Underwriters Laboratories, Inc. 207 East Ohio St. Chicago, IL 60611		Corporation "Equipment Testing"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Bowman*  
SECRETARY

*Michael A. Brennan*  
PRESIDENT

Work Unit 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 8

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Suite 19 700 Office Parkway St. Louis, MO	Lindbergh-Worson Properties, Inc. 700 Office Parkway St. Louis, MO	Included In Flat Charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027284-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Paul E. Looman*  
SECRETARY

*Malcolm B. Goodwin*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 7

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Area Bounded on the North by the Insured's property line and the Pennsylvania Railroad and on the East by a line fifty feet South of the main building and on the West by Mount Zion Road in Springesbury Township, (York), Pennsylvania	Northwestern Mutual Life Insurance Company	Included In Flat Charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Boorman*  
SECRETARY

*Melvin S. Gault*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 6

GL 20 11  
(10/1/66)  
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## SPECIAL PREMIUM DISCOUNT ENDORSEMENT

It is agreed that the Premium Discount Percentages applicable to the Total Standard Premium shall be based upon the estimated annual advance premium and shall not be subject to adjustment on audit as respects the following elements of the Total Standard Premium.

It is further agreed that this Endorsement is not applicable in these States:

Louisiana (not subject to Premium Discount)

Texas

PREMIUM	NORTH CAROLINA	ALL OTHER STATES
GENERAL LIABILITY AND AUTOMOBILE GARAGE LIABILITY		.021 <i>Same as</i>
TAXICABS, PUBLIC AND PRIVATE LIVERY BUS AND LONG HAUL TRUCKMEN		
ALL OTHER AUTOMOBILE LIABILITY		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-020

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Roorman*  
SECRETARY

*William B. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

2272 R3  
5-1-77

Issued

Sales Office and No.

End. Serial No. 5

## EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium, and subject to all of the provisions of the policy not expressly modified herein, agrees with the named Insured as follows:

### I. COVERAGE W—EMPLOYEE BENEFITS LIABILITY

The company will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of injury to the rights or interests of employees or their beneficiaries in employee benefits programs caused by any improper advice, error or omission in the administration of such programs by persons authorized by the Insured, and the company shall have the right and duty to defend any suit against the Insured seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions:** This coverage does not apply to:

- (a) any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act;
- (b) any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- (c) any claim based upon the failure of the named Insured or any insurer to pay or provide the benefits allegedly due under any contract relating to employee benefits programs, whether such failure is due to oversight or miscalculation or to a difference of opinion as to what benefits are in fact due under the contract;
- (d) any claim based upon the failure of stock or any compensation, investment or savings program to produce the financial gain represented.

### II. COVERAGE W—LIMITS OF LIABILITY

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the company's liability for all damages arising out of any one claim; but subject to the above provision respecting "each claim", the total liability for all damages arising out of all claims made during the endorsement period shall not exceed the limit of liability stated in the schedule as "aggregate."

If a deductible amount is stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given by or on behalf of the Insured to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the named Insured agrees to reimburse the company for all amounts paid by the company within the deductible amount.

### III. COVERAGE W—ENDORSEMENT PERIOD

This endorsement applies only to claims first made against the Insured after the effective date hereof and during the policy period.

If during the endorsement period the Insured shall become aware of any incident which may subsequently give rise to a claim covered by this insurance, the Insured shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such incident shall be deemed to have been first made during the effective period of the endorsement in which such notice is given.

### IV. COVERAGE W—DEFINITIONS When used in reference to this insurance

"administration" means, with respect to employee benefits programs, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

"damages" means those damages which are payable because of injury to the rights or interests of employees or their beneficiaries in employee benefits programs.

"employee benefits programs" means those group life insurance, group accident or health insurance, pension, employee stock subscription, workmen's compensation, unemployment insurance, social security, disability benefits or similar plans described in the attached schedule of employee benefits programs. Should the Insured, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "employee benefits programs" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

"Insured" also includes any employee of the named Insured who is authorized to act in the administration of the named Insured's employee benefits programs.

### V. PREMIUM

The earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period. The named Insured shall furnish the number of his employees to the company at the close of each annual period of the policy to which this endorsement is attached.

AMENDATORY ENDORSEMENT

It is agreed that the number of employees, as shown on page 2 of endorsement serial number 4, of the policy, is amended to read 4,306 in lieu of 3,866.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 7-1-80

Expiration Date 7-1-81

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis 9

Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Barbara E. Bowman*  
SECRETARY

*Malcolm S. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by

*Margaret M. Hill*  
Authorized Representative

SCHEDULE

(a) List of employee benefits programs

All employee benefit programs

(b) Limits of Liability: \$ 1,000,000 each claim (Tel)

\$ 1,000,000 aggregate

(c) Deductible per claim: \$ 1,000

(d) Number of Employees

~~3,866~~

(e) Rate Per Employee

Advance Premium \$ Included in flat charge

State Code 86314

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-020

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Looman*  
SECRETARY

*Melvin B. Lindholm*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

L-G2005 (10/1/66)

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Page 2 of 2

Issued

Sales Office and No.

End. Serial No. 4

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## Amendatory Endorsement

### 1. FELLOW EMPLOYEE COVERAGE

"It is agreed that the policy is amended to provide that AT THE SOLE AND EXCLUSIVE DIRECTION OF THE INSURED the first part of exclusion (j) of the policy ending with "in the course of his employment by the insured;" and sub-paragraph (e) (1) of the "Persons Insured" section of this policy shall not apply to the Chairmen of the Board, nor to any officer(s) nor employee(s) of the Named Insured provided that:

- (a) This endorsement shall not operate to increase the limits of the company's liability stated in the policy;
- (b) The insurance afforded by this endorsement shall be excess over any other valid and collectible insurance applicable to said Chairman of the Board, officer(s) or employee(s);
- (c) The limit of the company's liability with respect to the insurance afforded by this endorsement shall be only for the ultimate net loss in excess of \$1000. as a result of any one accident and then up to an amount not exceeding the applicable limits of liability as stated in the policy declarations."

### 2. AMENDMENT OF CONDITION 4 - INSUREDS DUTIES IN THE EVENT OF OCCURRENCE CLAIM OR SUIT

- (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be given by or for the insured to the company or any of its authorized agents as soon as practicable after knowledge has been received by the Insurance Department of the insureds headquarters in Dayton, OH.

- (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suite and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not; except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to other at the time of accident.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
 Effective Date                      Expiration Date  
 For attachment to Policy or Bond No. LG1-181-027285- 020  
 Audit Basis  
 Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Bowman*                      *Malcolm B. Bradshaw*  
SECRETARY                      PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Page 2 of 2 of  
 End. Serial No. 3

Issued

Sales Office and No.

SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT

It is agreed that:

1. Named Insured The term "named insured" includes in addition to the person or organization named in Item 1 of the declarations any business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including any Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty per cent (50%)

Provided, however, the "named insured" shall not include any business entity acquired by the named insured during the policy period through consolidation, merger, purchase or assumption of control and active management unless reported to the company within ninety days after the acquisition is affected.

The person or organization named in Item 1 of the declarations by acceptance of this policy is authorized to act and agrees to act on behalf of all persons or organizations insured under this policy with respect to all matters pertaining to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and the receiving of return premiums, if any, and of such dividends as may be declared by the company.

Section XII of the Broad Form Comprehensive Endorsement is replaced by the provisions of this Part I.

2. Contractual Liability

- A. Exclusions B (2), (4) and (5) of the Broad Form Comprehensive Endorsement are deleted.
- B. The company will defend any claim or suit against any "indemnatee" which the "named insured" is required to defend by the specific terms of an "incidental contract", but only to the same extent and on the same terms as if the "indemnatee" were the "insured" under the policy and then only if all of the following conditions are satisfied: (1) the claim or suit seeks damages for which the indemnatee is legally entitled to indemnification under the "incidental contract", (2) the policy covers such damages and (3) the applicable limit of the company's liability with respect to such damages has not been exhausted by payment of judgements or settlements.

3. Personal Injury

The Broad Form Comprehensive General Liability Endorsement, Section II is amended as follows:

The definition of "personal injury" also includes any injury (except injury arising out of "bodily injury") to the feelings or reputation of a natural person.

The following exclusions are added:

(8) to "personal injury" arising out of discrimination which is unlawful or which is committed by or at the direction of the insured;

(9) to any act committed by or at the direction of the "insured" for the purpose of causing injury.

Exclusion B (1) is deleted.

4. Limits of Liability, Non-Cumulation of Liability - Same Occurrence

The last paragraph of Section IV, "Limits of Liability" is replaced by the following:

"Coverages A and B - For the purpose of determining the limit of the company's liability (1) all "bodily injury", "personal injury" and "property damage" arising out of continuous or repeated exposure to substantially the same general conditions and (2) all "personal injury" arising out of a series of publications or utterances of the same or similar defamatory material shall be considered as arising out of one occurrence".

The following paragraph is added to Section IV;

"If the same "occurrence" gives rise to "bodily injury", "personal injury" or "property damage" which occurs partly before and partly within the policy period, the each occurrence limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such "occurrence" under a previous policy or policies of which this policy is a replacement".

5. Mobile Equipment Exclusion (c) is deleted.

6. Liquor Law Liability Exclusion (h) is deleted.

7. Automobiles and Aircraft Exclusion Exclusion (b) is amended to read as follows:

"(b) to "bodily injury" or "property damage" arising out of the ownership, maintenance, operations, use, loading or unloading of

(1) any "automobile" or aircraft owned or operated by or rented or loaned to any "insured", or

(2) any other "automobile" or aircraft operated by any person in the course of his employment by any "insured."

but this exclusion does not apply to liability assumed under an "incidental contract".

8. Incidental Malpractice Coverage

The exclusions under Section VII of the Broad Form Comprehensive General Liability Endorsement are deleted.

9. Watercraft

Part (2) of Exclusion (e) is deleted

10. Foreign Coverage The following replaces Section IX Limited Worldwide Coverage of the Broad Form Comprehensive Endorsement.

(a) Policy Territory

The term "policy territory" is amended by adding the following subdivision (4):

(4) anywhere in the world, except with respect to loss arising out of "foreign based operations" of the named insured or premises medical payments coverage. As used herein "foreign based operations"

means (1) construction, fabrication, erection, or installation operations outside the United States of America, its territories or possessions or Canada or (2) manufacturing, selling or distributing goods or products at or from locations outside the United States of America, its territories or possessions or Canada, but "foreign based operations" do not include:

- (a) the distribution or sale of goods or products manufactured in the United States of America, its territories or possessions or Canada, or
- (b) the activities of any insured permanently domiciled in the United States of America, though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of such injury or damage is brought within the United States of America, its territories or possessions or Canada.

(b) Investigation, Defense, Settlement - Foreign Claims or Suits

The company shall have the right but not the duty to investigate, settle or defend any claim made or suit brought against the insured outside the United States of America, its territories or possessions, or Canada. If the company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the company shall arrange for such investigation and defense as are reasonably necessary, and subject to prior authorization of the company, shall effect such settlement thereof as the company and the insured deem expedient. The company shall reimburse

the insured for the reasonable costs of such investigation and defense and, within the applicable limit of the company's liability, for the amount of any settlement so authorized.

11. Other Insurance

With respect to losses to which this policy applies by reason of the coverage afforded by this endorsement and the Broad Form Comprehensive General Liability Endorsement, this policy does not apply to that portion of the loss for which the "insured" has other valid and collectible insurance, whether on a primary, excess or contingent basis unless such insurance was specifically purchased by the "named insured" to apply in excess hereof.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-020  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Bowman*                      *Melvin S. Goodwin*  
SECRETARY                                      PRESIDENT

Work Unit 1 -

Countersigned by .....

Authorized Representative

Page 6 of 6 of

End. Serial No. 2

Issued

Sales Office and No.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE**

**BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT**

**I. CONTRACTUAL LIABILITY COVERAGE**

(A) The definition of **incidental contract** is extended to include any contract or agreement relating to the conduct of the **named insured's** business.

(B) The insurance afforded with respect to liability assumed under an **incidental contract** is subject to the following additional exclusions:

(1) to **bodily injury or property damage** for which the **insured** has assumed liability under any **incidental contract**, if such injury or damage occurred prior to the execution of the **incidental contract**:

(2) if the **insured** is an architect, engineer or surveyor, to **bodily injury or property damage** arising out of the rendering of or the failure to render professional services by such **insured**, including

(a) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and

(b) supervisory, inspection or engineering services:

(3) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

(a) the preparation or approval of or the failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or

(b) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury or property damage**:

(4) to any obligation for which the **insured** may be held liable in any action on a contract by a third party beneficiary for **bodily injury or property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project:

(5) to **bodily injury or property damage** arising out of operations, within 50 feet of any railroad property, affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; but this exclusion does not apply to side-track agreements.

(C) The following exclusions applicable to Coverages A (Bodily Injury) and B (Property Damage) do not apply to this Contractual Liability Coverage: (b), (c) (2), (d) and (e).

(D) The following additional condition applies:

**Arbitration**

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

**II. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY COVERAGE**

(A) The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **personal injury or advertising injury** to which this insurance applies, sustained by any person or organization and arising out of the conduct of the **named insured's** business, within the **policy territory**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

(B) This insurance does not apply:

(1) to liability assumed by the **insured** under any contract or agreement:

(2) to **personal injury or advertising injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of the **insured**:

(3) to **personal injury or advertising injury** arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of an individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance:

(4) to **personal injury or advertising injury** arising out of libel or slander or the publication or utterance of defamatory or disparaging material concerning any person or organization or goods, products or services, or in violation of an individual's right of privacy, made by or at the direction of the **insured** with knowledge of the falsity thereof:

(5) to **personal injury or advertising injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in the declarations of the policy as a **named insured**:

(6) to **advertising injury** arising out of

(a) failure of performance of contract, but this exclusion does not apply to the unauthorized appropriation of ideas based upon alleged breach of implied contract, or

(b) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised, or

(c) incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised:

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

(7) with respect to **advertising injury**

- (a) to any **insured** in the business of advertising, broadcasting, publishing or telecasting, or
- (b) to any injury arising out of any act committed by the **insured** with actual malice.

(C) **Limits of Liability**

Regardless of the number of (1) **insureds** hereunder, (2) persons or organizations who sustain injury or damage, or (3) claims made or suits brought on account of **personal injury** or **advertising injury**, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of liability stated in this endorsement as "aggregate".

(D) **Additional Definitions**

**"Advertising Injury"** means injury arising out of an offense committed during the policy period occurring in the course of the **named insured's** advertising activities, if such injury arises out of libel, slander, defamation, violation of right of privacy, piracy, unfair competition, or infringement of copyright, title or slogan.

**"Personal Injury"** means injury arising out of one or more of the following offenses committed during the policy period:

- (1) false arrest, detention, imprisonment, or malicious prosecution;
- (2) wrongful entry or eviction or other invasion of the right of private occupancy;
- (3) a publication or utterance
  - (a) of a libel or slander or other defamatory or disparaging material, or
  - (b) in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting, publishing or telecasting activities conducted by or on behalf of the **named insured** shall not be deemed **personal injury**.

### III. PREMISES MEDICAL PAYMENTS COVERAGE

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury**, provided such **bodily injury** arises out of (a) a condition in the **insured premises** or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under the policy.

This insurance does not apply:

(A) to **bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;

(2) arising out of

- (a) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity, or
- (b) the operation or use of any snowmobile or trailer designed for use therewith;

(3) arising out of the ownership, maintenance, operation, use, loading or unloading of

- (a) any watercraft owned or operated by or rented or loaned to any **insured**, or
- (b) any other watercraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on the **insured premises**;

(4) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

(B) to **bodily injury**

(1) included within the **completed operations hazard** or the **products hazard**;

(2) arising out of operations performed for the **named insured** by independent contractors other than

- (a) maintenance and repair of the **insured premises**, or
- (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) resulting from the selling, serving or giving of any alcoholic beverage

- (a) in violation of any statute, ordinance or regulation,
- (b) to a minor,
- (c) to a person under the influence of alcohol, or
- (d) which causes or contributes to the intoxication of any person,

if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B) (3) applies when the **named insured** is such an owner or lessor;

(4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(C) to **bodily injury**

(1) to the **named insured**, any partner thereof, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;

(2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

(3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;

(4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;

(6) if the **named insured** is a club, to any member of the **named insured**;

(7) if the **named insured** is a hotel, motel, or tourist court, to any guest of the **named insured**;

(D) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

### LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the schedule of this endorsement. The limit of liability applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of **bodily injury** liability stated in the policy as applicable to "each occurrence".

When more than one **medical payments** coverage afforded by the policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

### ADDITIONAL DEFINITIONS

When used herein:

"**insured premises**" means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land;

"**medical expense**" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

### ADDITIONAL CONDITION

Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the

amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

### IV. HOST LIQUOR LAW LIABILITY COVERAGE

Exclusion (h) does not apply with respect to liability of the **insured** or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the **named insured's** business, provided the **named insured** is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

### V. FIRE LEGAL LIABILITY COVERAGE— REAL PROPERTY

With respect to **property damage** to structures or portions thereof rented to or leased to the **named insured**, including fixtures permanently attached thereto, if such **property damage** arises out of fire;

(A) All of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the **insured** under any contract or agreement.

(B) The limit of **property damage** liability as respects this Fire Legal Liability Coverage—Real Property is \$50,000 each **occurrence** unless otherwise stated in the schedule of this endorsement.

(C) The Fire Legal Liability Coverage—Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof), available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VI. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for **property damage** liability applies, subject to the following additional provisions:

(A) Exclusions (k) and (o) are replaced by the following:

(1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping;

(2) except with respect to liability under a written sidetrack agreement or the use of **elevators**

(a) to property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,

(b) to tools or equipment while being used by the **insured** in performing his operations,

(c) to property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

(d) to that particular part of any property, not on premises owned by or rented to the **insured**,

- (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
- (ii) out of which any **property damage** arises, or
- (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;

(3) with respect to the **completed operations hazard** and with respect to any classification stated in the policy or in the company's manual as "including completed operations", to **property damage** to work performed by the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.

(B) The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VII. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of **bodily injury** is amended to include Incidental Medical Malpractice Injury.

Incidental Medical Malpractice Injury means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- (A) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
- (B) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- (1) expenses incurred by the **insured** for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly;
- (2) any **insured** engaged in the business or occupation of providing any of the services described under VII (A) and (B) above;
- (3) injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under VII (A) and (B) above.

### VIII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (under 26 feet in length)

Exclusion (e) does not apply to any watercraft under 26 feet in length provided such watercraft is neither owned by the **named insured** nor being used to carry persons or property for a charge.

Where the **insured** is, irrespective of this coverage, covered or protected against any loss or claim which would otherwise have been paid by the company under this endorsement, there shall be no contribution or participation by this company on the basis of excess, contributing, deficiency, concurrent, or double insurance or otherwise.

### IX. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of **policy territory** is amended to include the following:

- (1) Anywhere in the world with respect to **bodily injury**, **property damage**, **personal injury** or **advertising injury** arising out of the activities of any **insured** permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (1) above shall not apply:

- (a) to **bodily injury** or **property damage** included within the **completed operations hazard** or the **products hazard**;
- (b) to Premises Medical Payments Coverage.

### X. ADDITIONAL PERSONS INSURED

As respects **bodily injury**, **property damage** and **personal injury** and **advertising injury** coverages, under the provision "Persons Insured", the following are added as **insureds**:

(A) Spouse—Partnership—If the **named insured** is a partnership, the spouse of a partner but only with respect to the conduct of the business of the **named insured**;

(B) Employee—Any employee of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

- (1) to **bodily injury** or **personal injury** to another employee of the **named insured** arising out of or in the course of his employment;
- (2) to **personal injury** or **advertising injury** to the **named insured** or, if the **named insured** is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;
- (3) to **property damage** to property owned, occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the **named insured**, or by the **named insured** or, if the **named insured** is a partnership or joint venture, by any partner or member thereof or by the spouse of any of the foregoing.

### XI. EXTENDED BODILY INJURY COVERAGE

The definition of **occurrence** includes any intentional act by or at the direction of the **insured** which results in **bodily injury**, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE

#### CONTAMINATION OR POLLUTION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement applies only with respect to operations or occurrences in:

Maryland  
New Hampshire  
Vermont

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Loomis*  
SECRETARY

*Malcolm B. Bradburn*  
PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

GL 01 11  
(1/1/73)

**GENERAL LIABILITY  
AMENDATORY ENDORSEMENT — ADDITIONAL DEFINITION**

It is agreed that the following definition is added:

"loading or unloading", with respect to an **automobile**, means the handling of property after it is moved from the place where it is accepted for movement into or onto an **automobile** or while it is in or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Boorman*  
SECRETARY

*Melvin S. Bradshaw*  
PRESIDENT

Work Units 1 —

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

### COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LG1-181-027285-020  
Name of Policyholder: The Standard Register Company

Address:

Countersigned by

*Leticia P. Haulton*  
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office 877

OH  
(State)

1710

Printed  
USA



THE NORTHWESTERN MUTUAL LIFE  
INSURANCE COMPANY • MILWAUKEE



720 East Wisconsin Avenue, Milwaukee, Wisconsin 53202

July 16, 1980

Mr. T. M. Brumbaugh  
Manager  
Taxes & Risk Insurance  
The Standard Register Company  
P. O. Box 1167  
Dayton, OH 45401

RE: IRE 320047 - Standard Register Co.  
York, PA

Dear Mr. Brumbaugh:

Please refer to our letter of May 14, 1980 regarding the expiration on July 1, 1980 of the insurance on the property at East Side of Mt. Rion Road - York, Pennsylvania.

If the final policy is not yet ready for delivery, will you please ask your agent to furnish us with a binder evidencing continued coverage.

Yours truly,

*Suzy Burnick*

(Miss) Suzy Burnick  
Tax & Insurance Unit  
Mortgage Services Division

SB

8-27-80

*myf - trace to July, 1981  
as soon as get new certificates  
from carrier, add the line  
about "Additional Insured" on certificate  
& also send certificate with Excess  
umbrella to "The Northwestern Life"  
- (They own York Plant) This is done  
automatically yearly without a request &  
could be mailed at earliest date  
after receiving certificates of Insurance.  
Preferably by July 15)  
\* Our copy of certificate is kept  
in Liability book in M's office.*

# Marsh & McLennan

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Marsh & McLennan, Incorporated  
Diamond Shamrock Building  
1100 Superior Avenue  
Cleveland, Ohio 44114  
Telephone 216 241-0906

August 15, 1980

Mr. Merle Brumbaugh  
Manager Corporate Taxes and Risk Administration  
The Standard Register Company  
626 Albany Street  
Box 1167  
Dayton, Ohio 45401

RE: Certificate of Insurance  
Northwestern Mutual Life Ins. Co.

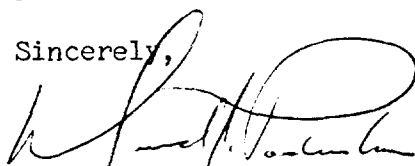
Dear Merle:

Attached please find two copies of a certificate of insurance issued to the Northwestern Mutual Life Ins. Co., evidencing Umbrella Liability coverage.

Please forward the original copy of the certificate to the certificate holder, and retain the carbon copy for your files.

If you have any questions pertaining to this certificate, please feel free to contact me.

Sincerely,



David J. Poduska

DJP:gt  
Attachments

cc: Lee Redding - Baccala & Shoop

# CERTIFICATE OF INSURANCE

This Is Not An Insurance Policy

This is to Certify that

The Standard Register Company  
626 Albany Street  
Dayton, Ohio 45408

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • BOSTON

Name and  
address of  
Insured.

is, at the date of this certificate, insured by the Company for the types of insurance and in accordance with the limits of liability, exclusions, conditions, and other terms of the policies hereinafter described. This certificate of insurance neither affirmatively or negatively amends, extends or alters the coverage afforded by the policies listed below.

TYPE OF POLICY		EXPIRATION DATE	POLICY NUMBER	LIMITS OF LIABILITY			
WORKERS' COMPENSATION		7-1-81 7-1-81	WC2-181-027285-010 WC1-181-027285-040	COVERAGE AFFORDED UNDER W.C. LAW OF FOLLOWING STATES <b>All States except Calif. and Monopolistic State Fund States</b>	LIMIT OF LIABILITY-COV. B (Indicate Limit for each state) <b>\$500,000</b>		
				MARITIME COVERAGE-FOLLOWING STATES	LIMIT OF LIABILITY MARITIME COVERAGE		
GENERAL LIABILITY	<input type="checkbox"/> COMPREHENSIVE FORM <input type="checkbox"/> SCHEDULE FORM	7-1-81	LG1-181-027285-020	BODILY INJURY			
	<input checked="" type="checkbox"/> PRODUCTS COMPLETED OPERATIONS <input type="checkbox"/> INDEPENDENT CONTRACTORS/CONTRACTORS PROTECTIVE <input type="checkbox"/> CONTRACTUAL LIABILITY <input type="checkbox"/>						
				\$ 1,000,000	EACH OCCURRENCE	\$ 1,000,000	EACH OCCURRENCE
				\$ 1,000,000	AGGREGATE	\$ 1,000,000	AGGREGATE
AUTO LIABILITY	<input checked="" type="checkbox"/> OWNED <input checked="" type="checkbox"/> NON-OWNED <input checked="" type="checkbox"/> HIRED	7-1-81	AS1-181-027285-050	\$ 750,000 Combined	EACH PERSON EACH ACCIDENT OR OCCURRENCE Single Limit EACH ACCIDENT OR OCCURRENCE		
OTHER	<b>Umbrella Excess Liability</b>	7-1-81	LE1-181-027285-030	\$2,000,000 Combined Single Aggregate Limit of Bodily Injury and Property Damage over underlying limits			
LOCATION(S) OF OPERATIONS & JOB # (If Applicable)				DESCRIPTION OF OPERATIONS:			

Additional Insured: The Northwestern Mutual Life Insurance Company

**NOTICE OF CANCELLATION:** (NOT APPLICABLE UNLESS A NUMBER OF DAYS IS ENTERED BELOW). BEFORE THE STATED EXPIRATION DATE THE COMPANY WILL NOT CANCEL OR REDUCE THE INSURANCE AFFORDED UNDER THE ABOVE POLICIES PRIOR TO 30 DAYS AFTER NOTICE OF SUCH CANCELLATION OR REDUCTION HAS BEEN MAILED TO:

The Northwestern Mutual Life Insurance Company  
720 East Wisconsin Avenue  
Milwaukee, WI 53202  
Attn: Miss Sue Burnick  
Mortgage Services Division-Tax Ins. Unit

*Cheryl A. King*  
AUTHORIZED REPRESENTATIVE  
August 15, 1980  
Cincinnati  
DATED OFFICE

# CERTIFICATE OF INSURANCE

This is not an insurance policy.

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • BOSTON

This is to Certify that

The Standard Register Company  
626 Albany Street  
Dayton, Ohio 45408

Name and  
address of  
Insured.

is, at the date of this certificate, insured by the Company for the types of insurance and in accordance with the limits of liability, exclusions, conditions, and other terms of the policies hereinafter described. This certificate of insurance neither affirmatively or negatively amends, extends or alters the coverage afforded by the policies listed below.

TYPE OF POLICY		EXPIRATION DATE	POLICY NUMBER	LIMITS OF LIABILITY	
WORKERS' COMPENSATION		7/1/81 7/1/81	WC2-181-027285-010 WC1-181-027285-040	COVERAGE AFFORDED UNDER W.C. LAW OF FOLLOWING STATES All States except Calif. and Monopolistic State Fund States.	LIMIT OF LIABILITY-COV B (Indicate Limit for each state) \$500,000
				MARITIME COVERAGE-FOLLOWING STATES	LIMIT OF LIABILITY MARITIME COVERAGE
GEN'L LIABILITY	<input checked="" type="checkbox"/> COMPREHENSIVE FORM <input type="checkbox"/> SCHEDULE FORM	7/1/81	LG1-181-027285-020	BODILY INJURY	PROPERTY DAMAGE
	<input checked="" type="checkbox"/> PRODUCTS COMPLETED OPERATIONS <input type="checkbox"/> INDEPENDENT CONTRACTORS/CONTRACTORS PROTECTIVE <input checked="" type="checkbox"/> CONTRACTUAL LIABILITY <input type="checkbox"/>			\$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 AGGREGATE	\$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 AGGREGATE
AUTO LIABILITY	<input checked="" type="checkbox"/> OWNED <input checked="" type="checkbox"/> NON-OWNED <input checked="" type="checkbox"/> HIRED	7/1/81	AS1-181-027285-050	\$ 750,000 EACH PERSON \$ EACH ACCIDENT OR OCCURRENCE \$ EACH ACCIDENT SINGLE LIMIT - B.I. AND P.D. COMBINED	\$ EACH ACCIDENT OR OCCURRENCE
OTHER					
LOCATION(S) OF OPERATIONS & JOB # (If Applicable)				DESCRIPTION OF OPERATIONS:	

**NOTICE OF CANCELLATION:** (NOT APPLICABLE UNLESS A NUMBER OF DAYS IS ENTERED BELOW). BEFORE THE STATED EXPIRATION DATE THE COMPANY WILL NOT CANCEL OR REDUCE THE INSURANCE AFFORDED UNDER THE ABOVE POLICIES PRIOR TO 10 DAYS AFTER NOTICE OF SUCH CANCELLATION OR REDUCTION HAS BEEN MAILED TO:

**THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY**

720 East Wisconsin Avenue  
Milwaukee, WI 53202

Attention: (Miss) Susy Durnick

Tax & Insurance Unit - Mfg. Serv. Div.

*Margene W. Hill*  
August 9, 1980

AUTHORIZED REPRESENTATIVE

Cincinnati, Ohio

DATED

OFFICE

# CERTIFICATE OF INSURANCE

This Is Not An Insurance Policy

This is to Certify that

The Standard Register Company  
626 Albany Street  
Dayton, Ohio 45408

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • BOSTON

Name and  
address of  
Insured.

is, at the date of this certificate, insured by the Company for the types of insurance and in accordance with the limits of liability, exclusions, conditions, and other terms of the policies hereinafter described. This certificate of insurance neither affirmatively or negatively amends, extends or alters the coverage afforded by the policies listed below.

TYPE OF POLICY		EXPIRATION DATE	POLICY NUMBER	LIMITS OF LIABILITY	
WORKERS' COMPENSATION		7-1-81 7-1-81	WC2-181-027285-010 WC1-181-027285-040	COVERAGE AFFORDED UNDER W.C. LAW OF FOLLOWING STATES All States except Calif and Monopolistic State Fund State LIMIT OF LIABILITY-COV B (Indicate Limit for each state) \$500,000	
				MARITIME COVERAGE - FOLLOWING STATES	
GENERAL LIABILITY	<input checked="" type="checkbox"/> COMPREHENSIVE FORM <input type="checkbox"/> SCHEDULE FORM	7-1-81	LG1-181-027285-020	BODILY INJURY	
	<input checked="" type="checkbox"/> PRODUCTS COMPLETED OPERATIONS <input type="checkbox"/>			\$ 1,000,000 EACH OCCURRENCE	\$ 1,000,000 EACH OCCURRENCE
	<input type="checkbox"/> INDEPENDENT CONTRACTORS/CONTRACTORS PROTECTIVE			\$ 1,000,000 AGGREGATE	\$ 1,000,000 AGGREGATE
	<input checked="" type="checkbox"/> CONTRACTUAL LIABILITY <input type="checkbox"/>				
AUTO LIABILITY	<input checked="" type="checkbox"/> OWNED <input checked="" type="checkbox"/> NON-OWNED <input checked="" type="checkbox"/> HIRED	7-1-81	AS1-181-027285-050	\$ 750,000 Combined Single Limit EACH PERSON EACH ACCIDENT OR OCCURRENCE \$ EACH ACCIDENT SINGLE LIMIT - B.I. AND P.D. COMBINED	
OTHER					
LOCATION(S) OF OPERATIONS & JOB # (If Applicable)				DESCRIPTION OF OPERATIONS:	

Additional Insured: The Northwestern Mutual Life Insurance Company  
( Appl. to Gen'l. Liability Policy )

**NOTICE OF CANCELLATION:** (NOT APPLICABLE UNLESS A NUMBER OF DAYS IS ENTERED BELOW). BEFORE THE STATED EXPIRATION DATE THE COMPANY WILL NOT CANCEL OR REDUCE THE INSURANCE AFFORDED UNDER THE ABOVE POLICIES PRIOR TO 30 DAYS AFTER NOTICE OF SUCH CANCELLATION OR REDUCTION HAS BEEN MAILED TO:

The Northwestern Mutual Life  
Insurance Company  
720 East Wisconsin Avenue  
Milwaukee, WI 53202  
Attn: Miss Sue Burnick  
Mortgage Services Division-Tax Ins. Unit

*Margene W. Hill*  
August 22, 1980  
AUTHORIZED REPRESENTATIVE  
Cincinnati  
DATED OFFICE

**BUSINESS RISKS** MOTOR TRANSPORT  
**PERSONAL RISKS** NATIONAL RISKS  
 For use on All Non-Personal policies except Group

on 1980 at 10:00 AM  
 BY: Mail Phone Person

POLICY DATA  
 POLICY NUMBER: LC1-181-027285-0072  
 ACCOUNT NUMBER: 027285  
 SUBJECT NO.: 77  
 FIRST YR THIS POLICY: 77  
 TERM: 7/1/80  
 FROM: 7/1/81  
 TO: 7/1/81  
 RENEWAL DATE: 7/1/81

REDUCTIONS FOR RPC COMPLETION  
 SPECIFIED AREAS HAVE BEEN PROVIDED FOR CERTAIN LINE AND TYPE CHANGES. FILL OUT AND OR ATTACH REQUIRED DATA. USE THE "DESCRIBE CHANGE HERE" AREA FOR UNADDED LOCATIONS OR COVERAGES. 2. ADDITIONAL INFORMATION NOT ABLE TO BE SHOWN IN THE SPECIFIED R.P.C. AREAS. SHOW APPLICABLE LOCATION, CODE, CLASS, EXPOSURE, COVERAGE DESCRIPTION, LIMITS OF LIABILITY, ETC. FOR ADDED COVERAGES (FOR EXAMPLE, LIABILITY COVERAGE OR HAZARDS, CRIME COVERAGES, GLASS, ETC.) OR LOCATIONS. REFER TO BUSINESS SALES PROCEDURES MANUAL FOR SPECIFIC COVERAGE OR LINE REQUIREMENTS OR ATTACHMENTS.

COMPLETE IF NAME OR ADDRESS CHANGE  
 NAME CHANGE ORIGINAL NAME: \_\_\_\_\_  
 ADDRESS CHANGE ORIGINAL ADDRESS: \_\_\_\_\_

NAME INSURED AND MAIL ADDRESS AFTER THIS CHANGE  
He [unclear]  
P.O. Box 1167  
Kayton, OH 45401  
 ZIP CODE: \_\_\_\_\_

INDICATE WHICH:  
☐ Name Change  
☐ Assignment of Interest ☐ Correction ☐ This Change Applies to All Policies  
 (Release Attached)  
 For W.C. and other casualty fill out ERM form UND G 112 where applicable.  
☐ New Mail Address ☐ Correction ☐ This Change Applies to All Policies  
 THE NEW MAIL ADDRESS IS ALSO  
☐ New Location of Property

DESCRIBE CHANGE HERE  
 IF NOT DESCRIBED ELSEWHERE ON RPC

Change — Correct  
☐ Eliminate  
☐ Off Substitution  
☐ Addition  
☐ Substitution

YEAR, TRADE NAME, TYPE, & MODEL  
 SERIAL OR ID NO.  
 GARAGING & TERR. CODE  
 STATE OF REG.  
 CLASS CODE

BLIMITS  
 PD LIMITS  
 MED LIMITS  
 COLLISION  
 FIRE & THEFT  
 SPECIFIED PERILS  
 COMP. FIRE & THEFT  
 TOWING & LABOR

DEDUCTIBLE  
 COMP. COLL.  
☐ NEW  
☐ USED  
 MO. YR. BGHT  
 VEHICLE FINANCED  
☐ YES  
☐ NO  
 COST NEW  
 ACV  
 S S S

INDICATE ADDITIONAL COVERAGES OR PROVISIONS BELOW. Include Uninsured Motorists etc.

4.4  
☐ ADD'L INTEREST  
☐ LOSS PAYEE  
☐ MORTGAGEE  
 NAME AND ADDRESS  
Don [unclear]  
Under [unclear]

REMOVE TO:  
☐ ABOVE MAIL ADDRESS  
☐ NEW LOCATION  
☐ ADD ITEM OR LOCATION  
☐ CHANGE AMOUNT  
☐ CHANGE RATE  
☐ CANCEL ITEM OR LOCATION

NOTE: On non-specifically rated buildings, indicate information for manual rating in "CHANGE DESCRIPTION" area. — SEE Personal Sales R.P.C. for required data.

SUBJECT OF INSURANCE & LOCATION  
 PERILS  
 OLD AMOUNT  
 OLD RATE  
 NEW AMOUNT  
 NEW RATES

POLICY TOTAL ☐ Increased ☐ Decreased BY \$ FROM \$ TO \$

CANCEL

PRINTED IN U.S.A.

Dear Policyholder,

This is a copy of the Company record of your recent request to change your insurance. It provides you with temporary evidence that the matter is being handled. The endorsement changing your policy and any premium adjustment will be sent to you just as soon as possible.

For LIBERTY MUTUAL

*Margene W. Hill*

<b>BUSINESS RISKS</b> Office <input type="checkbox"/> <b>MOTOR TRANSPORT</b> <input checked="" type="checkbox"/> <b>NATIONAL RISKS</b>		on <u>10/14</u> 19 <u>80</u> at <u>2:30</u> <input checked="" type="checkbox"/> AM <input type="checkbox"/> PM		
CASHIER IF ACCOMPANIED BY REMITTANCE		(For use on ALL Non-Personal policies of that Group)		
BY: <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Phone <input type="checkbox"/> In Person				
<b>POLICY DATA</b> POLICY NUMBER: <u>LG1-181-027235-020</u> ACCOUNT NUMBER: <u>027235</u> COMPLETE ONLY IN DIVISIONS WHERE APPLICABLE		FIRST YR THIS POLICY: <u>77</u> TERM: <u>7/1/80</u> FROM: <u>7/1/81</u> TO: <u>7/1/80</u> CHANGE EFFECTIVE: <u>7/1/80</u>		
<b>INSTRUCTIONS FOR RPC COMPLETION</b> SPECIFIED AREAS HAVE BEEN PROVIDED FOR CERTAIN LINE AND TYPE CHANGE. FILL OUT AND/OR ATTACH REQUIRED DATA. USE THE DESCRIBE CHANGE HERE AREA FOR 1) ADDED LOCATIONS OR COVERAGES; 2) ADDITIONAL INFORMATION NOT ABLE TO BE SHOWN IN THE SPECIFIED R.P.C. AREAS. SHOW APPLICABLE LOCATION, CODE, CLASS, EXPOSURE, COVERAGE DESCRIPTION, LIMITS OF LIABILITY, ETC. FOR ADDED COVERAGES (FOR EXAMPLE: LIABILITY COVERAGE OR HAZARDOUS CRIME COVERAGES, GLASS, ETC.) OR LOCATIONS, REFER TO BUSINESS SALES PROCEDURES MANUAL FOR SPECIFIC COVERAGE OR LINE REQUIREMENTS OR ATTACHMENTS.				
<b>COMPLETE IF NAME OR ADDRESS CHANGE</b> NAME CHANGE-ORIGINAL NAME: _____ ADDRESS CHANGE-ORIGINAL ADDRESS: _____		INDICATE WHICH: <input type="checkbox"/> Name Change <input type="checkbox"/> Assignment of Interest <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies <input type="checkbox"/> Release Attached For W.C. and other casualty, fill out ERM form UND G 112 where applicable.		
<b>NAME INSURED AND MAIL ADDRESS AFTER THIS CHANGE</b> <u>The Standard Register Company</u> <u>P.O. Box 1167</u> <u>Dayton, Ohio 45401</u> ZIP CODE		New Mail Address <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies THE NEW MAIL ADDRESS IS ALSO: <input type="checkbox"/> New Location of Property		
<b>DESCRIBE CHANGE HERE</b> IF NOT DESCRIBED ELSEWHERE ON RPC		① On End. #4, Number of Employees should be changed from 3,866 to 4,306. ② On End. #10, Name of Person should be changed from E. P. Mack and Lavern Mack to Ron Hearz.		
AUTOMOBILE	Change - Correct <input type="checkbox"/> Eliminate <input type="checkbox"/> Off Substitution <input type="checkbox"/> Addition <input type="checkbox"/> Substitution <input type="checkbox"/>		YEAR, TRADE NAME, TYPE, & MODEL: _____ SERIAL OR ID NO: _____ GARAGING & TERR. CODE: _____ STATE OF REG.: _____ CLASS CODE: _____	
	B.I. LIMITS: _____ PD LIMITS: _____ MED LIMITS: _____ SINGLE LIMIT BI and PD COMBINED: _____		COLLISION FIRE & THEFT SPECIFIED PERILS: _____ COMP. FIRE & THEFT TOWING & LABOR: _____ DEDUCTIBLE: _____ NEW <input type="checkbox"/> USED <input type="checkbox"/> MO. YR. BGHT: _____ VEHICLE FINANCED: <input type="checkbox"/> YES <input type="checkbox"/> NO COST NEW: \$ _____ AMT. PAID: \$ _____ ACV: \$ _____	
	INDICATE ADDITIONAL COVERAGES OR PROVISIONS BELOW. Include Uninsured Motorists, etc.: _____ _____ _____		Gross Vehicle Wt. (Trucks): _____ lbs. Gross Combination Wt. (Tractor Trailers): _____ lbs. How many miles from place of principal garaging will vehicle customarily be operated: _____ If operated beyond a 200 mile radius from place of principal garaging, list states and cities where deliveries are made: _____	
	ADD'L INTEREST <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/>		NAME AND ADDRESS: _____ *Attach release or Confirmation	
<b>FIRE &amp; MARINE</b> (Either individually or under a Multi-Peril, BOP or Multi-Line Policy)		REMOVE TO: <input type="checkbox"/> ABOVE MAIL ADDRESS <input type="checkbox"/> ADD ITEM OR LOCATION <input type="checkbox"/> CHANGE AMOUNT <input type="checkbox"/> CHANGE RATE <input type="checkbox"/> CANCEL ITEM OR LOCATION NOTE: On non-specifically rated buildings, indicate information for manual rating in "CHANGE DESCRIPTION" area. SEE Personal Sales R.P.C. for required data.		
SUBJECT OF INSURANCE & LOCATION: _____ _____ _____ _____		COINS: _____ OLD AMOUNT: _____ OLD RATE: _____ NEW AMOUNT: _____ NEW RATES: _____		
POLICY TOTAL <input type="checkbox"/> Increased <input type="checkbox"/> Decreased BY \$ _____ FROM \$ _____ TO \$ _____				
<b>CANCEL</b>				

PRINTED IN U.S.A.

Dear Policyholder,

This is a copy of the Company record of your recent request to change your insurance. It provides you with temporary evidence that the matter is being handled. The endorsement changing your policy and any premium adjustment will be sent to you just as soon as possible.

For LIBERTY MUTUAL \_\_\_\_\_

# COMPREHENSIVE GENERAL LIABILITY POLICY

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## COVERAGE A—BODILY INJURY LIABILITY

## COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of

Coverage A. **bodily injury** or

Coverage B. **property damage**

to which this policy applies, caused by an **occurrence**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

## Exclusions

This policy does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this exclusion does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;
- (b) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**;

- (c) to **bodily injury** or **property damage** arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any **snowmobile** or trailer designed for use therewith;
- (d) to **bodily injury** or **property damage** arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (e) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **watercraft** owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **watercraft** operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to **watercraft** while ashore on premises owned by, rented to or controlled by the **named insured**;

- (f) to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to **bodily injury** or **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the **insured** under an **incidental contract**, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
    - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
    - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (2) above;

- (i) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
  - (j) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the **insured** under an **incidental contract**;
  - (k) to **property damage** to
    - (1) property owned or occupied by or rented to the **insured**,
    - (2) property used by the **insured**, or
    - (3) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control;
- but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to



**property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**;

- (l) to **property damage** to premises alienated by the **named insured** arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
  - (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;
- (n) to **property damage** to the **named insured's products** arising out of such products or any part of such products;
- (o) to **property damage** to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

## II SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and

(e) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,

- (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
- (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

## LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The total liability of the company for all damages, including damages for care and loss of services, because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**."

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**".

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

IV

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## V POLICY TERRITORY

This policy applies only to **bodily injury** or **property damage** which occurs within the **policy territory**.

## VI DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

**"completed operations hazard"** includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in this policy or in the company's manual specifies "including completed operations";

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well-servicing equipment;

**"named insured"** means the person or organization named in Item 1 of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period.

## CONDITIONS

**Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3 Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **insured** agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

**4 Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5 Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

**6 Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes

an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

- (b) **Contribution by Limits** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery therefor against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice President, and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **named insured**, to the person having proper temporary custody thereof, as **insured**, but only until the appointment and qualification of the legal representative.

**Three Year Policy** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

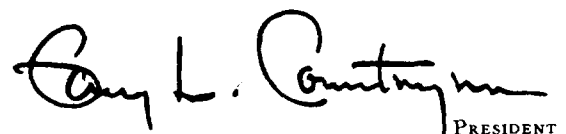
If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Declarations** By acceptance of this policy, the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

  
STEPHEN W. KEENE  
SECRETARY

  
GARY L. COUNTRYMAN  
PRESIDENT

**COMPREHENSIVE GENERAL  
LIABILITY POLICY**

**DUPLICATE**



**THIS POLICY IS NON-ASSESSABLE.**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**

This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

### NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material, special nuclear material or byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

"**nuclear facility**" means

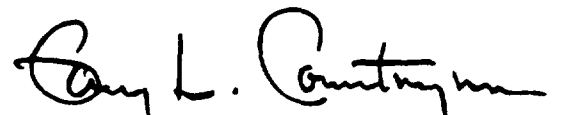
- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235.
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT



Item 4. Declarations — Schedule —  
General Liability Hazards

CLASSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS	
		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	BODILY INJURY LIABILITY	PROPERTY DAM. LIABILITY
All operations of the named insured (including M & C, O/CP, P/F, G1 04 04, Elevator Charge, Foreign Coverage, Employee Benefits Coverage, Lawyers Professional Liability) in connection with the design, manufacturing, sale and installation of business forms and systems, autographic registers and forms, and feeding and handling equipment 20050				Discounted Flat Charge	
				22,100	6,075

M = Minimum Premium

EXTENSION SCHEDULE

Elevator Inspection Charge 65210

Ohio

Premium Charge

626 Albany St., Dayton	2 Passenger
122 Campbell St., Dayton	2 Freight
22 Powers St., Dayton	1 Freight
737 W. Stewart St., Dayton	1 Passenger 1 Freight

No  
Premium  
Charge



AMENDATORY ENDORSEMENT

It is agreed that End. # 8, Additional Insured, Equipment Leased to the Named Insured, is extended to include:

Designation of Equipment

Leased Computer Equipment  
Newark, OH location

Name of Person or Organization

Information Processing Systems, Inc.  
or Assignee  
Mack Center III  
146 E. Ridgewood Ave.  
Paramaus, NJ 07652

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 7-19-85

Expiration Date 7-1-86

For attachment to Policy or Bond No. LG1-181-027285-025

Audit Basis 0

Issued to The Standard Register Company, et al

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* SECRETARY  
*Ray L. Conington* PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued 10/24/85

Sales Office and No. Cinc. 877

End. Serial No. 32

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
STOREKEEPERS INSURANCE  
SMP LIABILITY INSURANCE**

**Amendatory Endorsement**

It is agreed that the exclusion relating to **bodily injury** to any employee of the **insured** is deleted and replaced by the following:

This insurance does not apply:

- (i) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** for which the **insured** may be held liable as an employer or in any other capacity;
- (ii) to any obligation of the **insured** to indemnify or contribute with another because of damages arising out of the **bodily injury**; or
- (iii) to **bodily injury** sustained by the spouse, child, parent, brother, or sister of an employee of the **insured** as a consequence of **bodily injury** to such employee arising out of and in the course of his employment by the **insured**;

This exclusion applies to all claims and suits by any person or organization for damages because of such **bodily injury** including damages for care and loss of services.

This exclusion does not apply to liability assumed by the **insured** under an **incidental contract**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

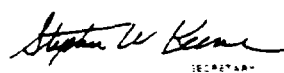
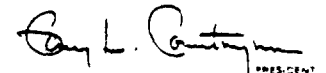
Expiration Date

For attachment to Policy No. LG1-181-027285-025

Audit Basis

Issued To

- ☒ LIBERTY MUTUAL INSURANCE COMPANY
- ☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY
- ☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC - 1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End Serial No. 31

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 30 days after written notice of such cancellation or reduction has been mailed to

Name

Address

City of Kansas City, MO

Kansas City, MO 64106

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No LG1-181-027285-025

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Gay L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No

30

2252 ED. 1

Printed in U.S.A.

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 90 days after written notice of such cancellation or reduction has been mailed to

Name

Address

The Standard Register Company  
Attn: Risk Insurance Dept.

P.O. Box 1167  
Dayton, OH 45401

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

29

2252 ED. 1

Printed in U.S.A.

WAIVER OF SUBROGATION ENDORSEMENT

It is agreed that the company waives any rights of subrogation against:

Avondale Shipyards, Inc.  
P.O. Box 50280  
New Orleans, LA 70150

which may arise by reason of any payment under the policy.


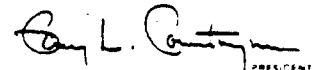
It is further agreed that this endorsement applies only to work performed at:

Avondale Shipyards, Inc.  
New Orleans, LA 70150

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No 28

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN**

When this policy is issued or delivered in the State of Wisconsin it is agreed that:

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence, Claim or Suit" is amended to read:

**Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as reasonably possible.

2. Paragraphs (b) and (c) of the Automobile Physical Damage Insurance Condition entitled "Named Insured's Duties in Event of Loss" are amended to read:

(b) give notice thereof (i) to the company or any of its authorized agents within 20 days following the date the loss occurs, provided that failure to give such notice within the time specified shall not invalidate any claim made by the **named insured** if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible, and also (ii) in the event of theft or larceny, promptly to the police;

(c) file with the company, within 91 days after loss, his sworn proof of loss in such form and including such information as the company may reasonably require and, upon the company's request, shall exhibit the damaged property and submit to examination under oath; however, if proof of loss is filed as soon as possible and within one year after the time limit, failure to file proof of loss within the time limit shall not invalidate or reduce any claim by the **named insured** unless the company is prejudiced thereby and it was reasonably possible to meet the time limit.

3. The Condition entitled "Changes" is amended to read:

**Changes.** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy.

Knowledge by an agent of the company of any fact which breaches a condition of the policy shall be knowledge of the company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the **named insured**. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss.

4. The following paragraph is added to the Condition entitled "Declarations":

No misrepresentation or breach of affirmative warranty made by the **named insured** or in his behalf in the negotiation of this policy affects the company's obligation under this policy unless the company relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the loss. No failure of a condition prior to the loss and no breach of a promissory warranty affects the company's obligation under

this policy unless it exists at the time of the loss and either increases the risk at the time of loss or contributes to the loss. The provisions of this condition do not apply to failure to render payment of premium.

5. With respect only to such insurance as is afforded by the policy for **bodily injury liability** or **property damage liability** arising out of the ownership, maintenance or use of motor vehicles:

(a) The company shall not cancel nor refuse to renew this policy solely because of the age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status or occupation of any person who is an **insured** under this policy.

(b) If the **named insured** is an individual, the "Persons Insured" provision is amended to include as an **insured** any person using a motor vehicle owned by the **named insured** which is designed to transport or draw persons or property on the public highways with the permission of an adult member of the **named insured's** household other than a chauffeur or domestic servant, and any other person or organization but only with respect to his or its liability because of acts or omissions of such an **insured**.

6. If an action for **bodily injury** or **property damage** is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read:

**Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the **insured** with all of the terms of this policy.

Any person or organization or the legal representative thereof who has secured a judgment against the **insured** shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

7. The following Conditions are added:

**A. Cancellation by Company Limited**

After this policy has been in effect for sixty days or, if this policy is a renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

This agreement shall apply to each successive policy period for which the company consents to renew or continue this policy but nothing herein shall obligate the company to renew or continue this policy beyond the expiration of any annual period commencing with its original effective date, provided that, if this policy is written without a fixed expiration date or for a policy period longer than one year, this policy may be terminated by the company effective on the expiration of any such annual period by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice of such termination not less than thirty days prior to the expiration of such annual period. The mailing of notice as aforesaid shall be sufficient

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN—(Continued)**

proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

**B Renewal**

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such non-renewal not less than thirty days prior to the expiration date.

Notwithstanding the failure of the company to comply with the foregoing provisions, this policy shall terminate

1. on such expiration date, if

- (a) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or

- (b) if the company has mailed notice of renewal premium due to the named insured not more than 45 days nor less than 10 days prior to the expiration date, stating clearly that the policy will terminate on the expiration date if the named insured has failed to pay the renewal premium by such expiration date;

2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$

Effective Date

Expiration Date


For attachment to Policy or Bond No. LG1-181-027285-025

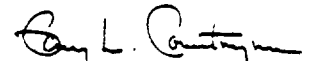
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End Serial No.

27

## VERMONT STATUTORY ENDORSEMENT

It is agreed that the policy is amended, in conformity with Vermont statutory requirements, to include the following provisions:

1. The company shall pay and satisfy any judgment that may be recovered against the insured upon any claim covered by this policy to the extent and within the limits of liability assumed thereby, and shall protect the insured against the levy of any execution issued upon any such judicial judgment or claim against the insured. No limitation of liability in the policy shall be valid if, after a judgment has been rendered against the insured in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the insured shall stipulate with the company, agreeing to continue such litigation.

2. No action shall lie against the company to recover for any loss under this policy, unless brought within one year after the amount of such loss is made certain either by judgment against the insured after final determination of the litigation or by agreement between the parties with the written consent of the company.

3. The insolvency or bankruptcy of the insured shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the policy for the amount of any judgment obtained against the insured not exceeding the limits of the policy.

4. Payment of any judicial judgment or claim by the insured for any of the company's liability hereunder shall not bar the insured from any action or right of action against the company. In case of payment of loss or expense under this policy, the company shall be subrogated to all rights of the insured against any party, as respects such loss or expense, to the amount of such payment, and the insured shall execute all papers required and shall cooperate with the company to secure to the company such rights.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

Expiration Date

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

1788  
Vermont

Printed  
in  
U.S.A.

Issued

Sales Office and No.

End. Serial No.

26





**Amendatory Endorsement — Notice  
(Texas)**

As respects **bodily injury** liability coverage and **property damage** liability coverage, unless the company is prejudiced by the insured's failure to comply with the requirement, any provision of this policy requiring the insured to give notice of action, **occurrence** or loss, or requiring the insured to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 25

GL 01 03  
(5/1/73)

**AMENDMENT OF "ALCOHOLIC BEVERAGE" EXCLUSION — SOUTH CAROLINA**

It is agreed that that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$

Effective Date

For attachment to Policy or Bond No

Audit Basis

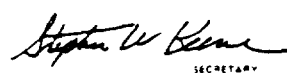
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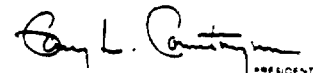
Expiration Date

LG1-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY

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SECRETARY

  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No.

24

GL 01 04  
(10/1/66)  
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## PARTICIPATION PROVISION ENDORSEMENT — OREGON

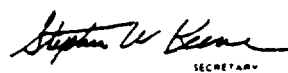
It is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable only for a policy period that has expired, and only if declared by and under conditions prescribed by the Board of Directors of the Insurer.

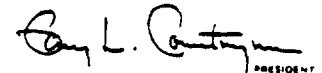
This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No.  
Audit Basis  
Issued to

Expiration Date  
LG1-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

23

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
SMP LIABILITY INSURANCE**

**PESTICIDE OR HERBICIDE APPLICATOR COVERAGE  
(NORTH CAROLINA AND PENNSYLVANIA)**

It is agreed that with respect to the use or sale of pesticides or herbicides the exclusion relating to contamination or pollution is replaced by the following:

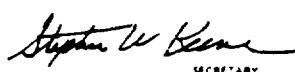
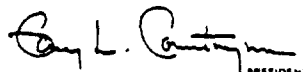
The insurance does not apply to **bodily injury or property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply:

- (1) if such discharge, dispersal, release or escape is sudden and accidental, or
- (2) if the **named insured** and the **named insured's** employees are certified by a federal or state agency to use or sell pesticides or herbicides.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

22

GL 04 17 06 79

**AMENDMENT OF TERMINATION PROVISIONS FOR GENERAL  
LIABILITY INSURANCE — NEW JERSEY**

It is agreed that:

- A. The second sentence in the first paragraph of the "Cancellation" Condition is replaced by the following:

If the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent, or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to the **named insured**, at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. With respect to cancellation for a reason other than non-payment of premium, this policy may be cancelled by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective.

- B. The following Condition is added:

**Renewal**

If the company elects not to renew this policy, it shall mail to the **named insured**, at the address shown in this policy written notice of nonrenewal at least thirty days prior to the expiration date of this policy; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate automatically on such expiration date, if the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No

Audit Basis

Issued to

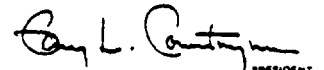
Expiration Date

LGL-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No.

21

**MOBILE EQUIPMENT — NEW HAMPSHIRE**

It is agreed that the insurance afforded by the New Hampshire Statutory Motor Vehicle Liability Policy endorsement forming a part of the policy applies only with respect to **mobile equipment** owned by the **named insured** and registered in the State of New Hampshire.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Conington*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

L-G5014 7/12/67 Issued  
LC LG LM LO

Sales Office and No.

End. Serial No. 20

PRINTED  
U.S.A.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE**

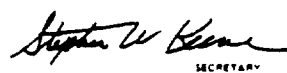
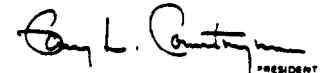
### SNOWMOBILES

It is agreed that the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the **bodily injury or property damage** occurs away from premises owned by, rented to or controlled by the named insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No    LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End Serial No

19

GL 01 15  
(1/1/73)

**AMENDATORY ENDORSEMENT**  
**(Michigan)**

1. It is agreed that with respect to the "Cancellation" condition of the policy, the words "at the address shown in this policy," appearing in the first paragraph of the "Cancellation" Condition, are amended to read "at his address last known to the company or its authorized agent."
2. It is agreed that the Supplementary Payments provision is amended to include the following:
  - (e) prejudgment interest awarded against the **insured** on that part of the judgment the company pays.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

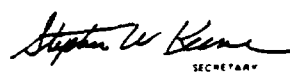
Expiration Date

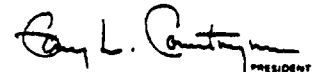
For attachment to Policy No. **LG1-181-027285-025**

Audit Basis

Issued To

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY

  
PRESIDENT

LOC - 1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

18



## EXCLUSION OF CERTAIN INJURIES RELATED TO INJURIES TO EMPLOYEES

It is agreed that this policy does not apply to any loss or injury sustained by a spouse, child or other relative or dependent of any employee of the insured because of bodily injury to such employee arising out of and in the course of his or her employment.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

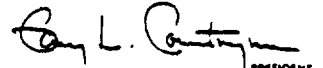
Expiration Date

LG1-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

17

L-G 3020  
(10-81)

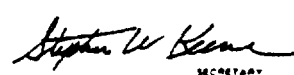
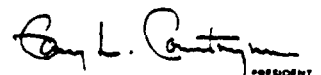
**ACTION AGAINST COMPANY AMENDMENT**  
**(Massachusetts)**

It is agreed that the clause "nor shall the company be impleaded by the insured or his legal representative" in the Action Against Company Condition shall not apply to any right of impleader under Rule 14 of the Massachusetts Rules of Civil Procedure, 365 Massachusetts 760 (1974).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 16

GL 01 00  
07-79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS**

(Maryland)

It is agreed that:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the **insured** named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective; provided that, if the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such **insured** written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such **insured** or by the company shall be equivalent to mailing.

- B. The following Condition is added:

**RENEWAL**

If the company elects not to renew this policy, it shall mail to the **insured** named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
  - (b) the company has by any means manifested its willingness to renew to the **named insured** or his representative, or
  - (c) the **named insured** has notified the company or its agent that he does not wish this policy to be renewed; or
2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

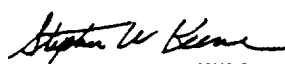
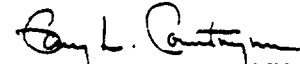
For attachment to Policy or Bond No. LG1-181-027285-025

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

15

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
KANSAS**

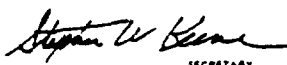
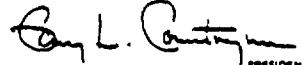
"It is agreed that the second sentence of the first paragraph of the 'Cancellation' Condition is replaced by the following:

This policy may be cancelled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than ten days thereafter such cancellation shall be effective."

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

14

GL 02 08 09 79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
(ILLINOIS)**

It is agreed that:

**A. The first paragraph of the "Cancellation" Condition is replaced by the following:**

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last mailing address known by the company, written notice stating when thereafter such cancellation shall be effective. If the policy is cancelled by the company due to the failure of the named insured to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, written notice of cancellation must be mailed at least ten days prior to the effective date of such cancellation. However, if the policy is cancelled by the company for any reason other than nonpayment of premium, written notice of cancellation must be mailed:

1. at least thirty days prior to the effective date of cancellation if the policy has been in force for 181 days or more, or
2. at least fifteen days prior to the effective date of cancellation if the policy has been in force for 180 days or less.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period.

**B. The following Condition is added:**

**Renewal**

If the company elects not to renew this policy, it shall mail to the named insured at the last mailing address known by the company, written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the named insured has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, or
  - (b) the company has by any means manifested its willingness to renew directly to the named insured, or

- (c) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or
2. on the effective date of any other insurance policy procured by the insured as a replacement for this policy.

The mailing of notice as aforesaid shall be sufficient proof of notice.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

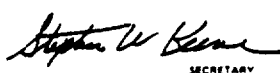
Issued to

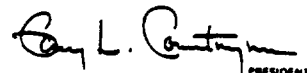
Expiration Date

LG1-181-027285-025

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

13

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

**GENERAL LIABILITY  
AMENDMENT OF CANCELLATION CONDITIONS ENDORSEMENT  
(Georgia)**

It is agreed that the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that, this policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating:

1. when not less than ten days thereafter such cancellation shall be effective, if the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or indirectly to its agent, or
2. when not less than ten days thereafter such cancellation shall be effective, if this policy has been in effect less than sixty days at the time notice of cancellation is mailed and this is not a renewal policy.

A receipt provided by, or such other evidence of mailing as prescribed or accepted by, the U. S. Postal Service shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such insured or by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

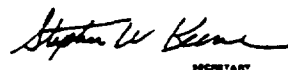
For attachment to Policy No.

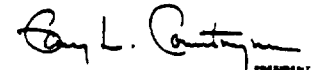
LG1-181-027285-025

Audit Basis

Issued To

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY

  
PRESIDENT

LOC - 1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 12

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPREHENSIVE PERSONAL INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMER'S COMPREHENSIVE PERSONAL INSURANCE  
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'  
MEDICAL PAYMENTS INSURANCE  
FARMERS MEDICAL PAYMENTS INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE

EXCLUSION  
(REGISTERED MOTOR VEHICLES — DELAWARE)

It is agreed that the insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any motor vehicle owned or operated by or rented or loaned to any insured which is subject to registration under the Delaware motor vehicle registration law.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*                      *Gay L. Canty*  
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No

End Serial No.

11

GL 21 20  
(3/1/73)



## AMENDMENT OF SUPPLEMENTARY PAYMENTS — ALASKAN SUITS

It is agreed that with respect to any suit in Alaska defended by the company under this policy, paragraph (a) of the Supplementary Payments Provision is amended as follows in accordance with the option elected herein by the insured:

### 1. Limited Supplementary Payments

If the named insured has elected not to pay the additional premium for the additional supplementary payments, the company shall not be obligated to pay that portion of any prevailing party's attorney's fees awarded by a court under "Alaska Civil Rule 82" which, when combined with judgments and payments, exceeds the limits of liability stated in the policy.

### 2. Additional Supplementary Payments

If the named insured has elected to pay the additional premium, the company agrees to pay all attorney's fees taxed against the insured as costs under "Alaska Civil Rule 82".

## SCHEDULE

The named insured elects:

☐ Limited Supplementary Payments

No Additional Premium

☐ Additional Supplementary Payments

Additional Premium\$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


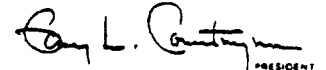
For attachment to Policy or Bond No LG1-181-027285-025

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No.

GL 01 10  
(11/1/69)  
LG LH LM LU LX

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
DRUGGISTS LIABILITY INSURANCE  
FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS INSURANCE  
HOSPITAL PROFESSIONAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
STOREKEEPERS INSURANCE

AMENDMENT OF PERSONS INSURED PROVISION  
DEFINITION OF EXECUTIVE OFFICER

ALABAMA  
and LOUISIANA

It is agreed that the Persons Insured Provision is amended to include the following definition of executive officer under subdivision (c):

"Executive officer" means only a person holding any of the officer positions created by the charter, constitution or bylaws of the **named insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* *Earl L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by  
Authorized Representative

GL 01 08  
(10-2-76)

Issued

Sales Office and No.

End Serial No. 9

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "PERSONS INSURED" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lessee of such equipment

SCHEDULE

Designation of Equipment  
(Equipment leased to Named Insured)

Name of Person or Organization  
(Additional Insured)

Data Point Keyswitch Unit # 9590 with  
#9630 Loopstart interface and three  
telephone interface, 18 keyset, 24  
telephone, 18 module jack assembly,  
2 PSS/BLF console

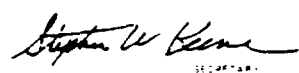
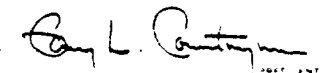
Liberty National Leasing Co.

See Schedule attached

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

Page 1 of 8  
Enc. Serial No 8

Schedule (cont.)

Designation of Equipment (Equipment leased to Named Insured)	Name of Person or Organization (Additional Insured)
Telephone Equipment leased at Port- erville, CA plant	California Group Services P.O. Box 8012 Walnut Creek, CA 94596
Computer Modems (Telecommunicators)	Nelco, Ltd. 400 F. Southlake Blvd. Richmond, VA 23236
Computer Modems (Telecommunicators)	Sovran Leasing Corp. 1510 Willow Lawn Drive Richmond, VA 23226.
Disconix Ink Jet System including/ 2800, 8 inch Oak Jet System with 2 tape drivers, dryer, box and controller including side frame and rollers for tower. Five year lease beginning 9-28-84	Liebert Corp. 1050 Dearborne Dr. Columbus, OH 43229  Gem Savings Association Gem Plaza Dayton, OH 45402

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Limited Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any act of the vendor which changes the condition of the products,
    - (ii) any failure to maintain the product in merchantable condition,
    - (iii) any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor;
  - (c) bodily injury or property damage occurring within the vendor's premises.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

Sun Health, Inc.  
P.O. Box 35587  
Charlotte, NC 28235

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

7

GL 20 16  
(10/1/66)  
LC LG LB

## ELEVATOR COLLISION INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

### I. COVERAGE Q—ELEVATOR COLLISION

The company will pay for loss

- (1) to any elevator designated in the schedule for this insurance, or
  - (2) to any other property owned, occupied or used by, or rented to, or in the care, custody or control of the named insured or as to which the named insured is for any purpose exercising physical control,
- caused by an elevator collision.

#### Exclusions

This insurance does not apply to any loss:

- (a) caused by an elevator collision arising out of fire or caused by fire arising out of an elevator collision;
- (b) caused by elevator collision arising out of the breaking, burning out or disruption of any electrical machine not located within the car of the elevator;
- (c) due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) with respect to which insurance is afforded by the policy under the Property Damage Liability Coverage or the Contractual Property Damage Liability Coverage.

### II. LIMITS OF LIABILITY

The limit of the company's liability for all loss as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each elevator collision," nor what it would cost at the time of loss to repair or replace the property with other of like kind and quality. The company may pay for the loss in money or may repair or replace the property and may settle any claim for loss of property either with the named insured or the owner thereof. Any property so paid for or replaced shall, at the option of the company, become the property of the company. The above limit of liability applies separately to each elevator designated in the declarations or schedule for this insurance.

### III. AMENDED DEFINITION

It is agreed that when used in reference to this insurance "elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery, or any hydraulic or mechanical hoist used for raising or lowering automobiles for lubricating and servicing or for dumping material from trucks, but does not include a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet.

### IV. ADDITIONAL DEFINITIONS

"elevator collision" means the collision of any part of an elevator designated in the schedule for this insurance, or of anything carried thereon, with another part of such elevator or with another object;

"loss" means direct and accidental injury or destruction.

### V. APPLICATION OF INSURANCE

This insurance applies only to collisions which occur on or after the effective date of this endorsement and during the policy period.

### VI. NAMED INSURED'S DUTIES WHEN LOSS OCCURS, ACTION AGAINST COMPANY

The conditions of the policy designated "Insured's Duties in the Event of Occurrence, Claim or Suit" and "Action Against Company" are replaced by the following:

#### 4. NAMED INSURED'S DUTIES WHEN LOSS OCCURS

Upon knowledge of loss which may give rise to a claim for loss, the named insured shall

- (a) give notice thereof as soon as practicable to the company or any of its authorized agents, and
- (b) file detailed proof of loss, duly sworn to, with the company within 60 days after the occurrence of loss.

Upon the company's request, the named insured and every claimant hereunder shall submit to examination by the company, subscribe to the same, under oath if required, and produce for the company's examination all pertinent records, all at such reasonable times and places as the company shall designate, and shall cooperate with the company in all matters pertaining to loss or claims with respect thereto.

The named insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense. The company agrees to reimburse the named insured for any expense incurred at its request.

#### 5. ACTION AGAINST COMPANY

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy nor until 60 days after the required proofs of loss have been filed with the company, nor at all unless commenced within two years from the date when the named insured has first knowledge of the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this insurance, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

## VII. APPRAISAL

If the named insured and the company fail to agree as to the amount of loss, each shall, on the written demand of either made within 60 days after receipt of proof of loss by the company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, on the request of the named insured or the company such umpire shall be selected by a judge of a court of record in the county and state in which the appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at time of loss and the amount of the loss, and failing to agree shall submit their differences to the umpire. An award in writing by the umpire and any or both appraisers, or by both appraisers, shall determine the amount of loss. The named insured and the company shall each pay his or its chosen appraiser and shall bear equally the expenses of the umpire and the other expenses of appraisal.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

## SCHEDULE

Coverage		Limits of Liability	
Q. Elevator Collision		\$	each elevator collision
Designation of Elevators	Number of Elevators	Rate per Elevator	Premium
626 Albany St. Dayton, OH	2 Passenger	\$8.00	
			TOTAL \$ 72.00
122 Campbell Street Dayton, OH	2 Freight	\$12.00	
22 Powers Street Dayton, OH	1 Freight	\$12.00	
737 W. Stewart Street Dayton, OH	1 Passenger 1 Freight	\$8.00 \$12.00	

Premium \$ Included

Effective Date

Expiration Date

For attachment to Policy or Bond No LG1-181-027285-025

Audit Basis

Issued to

LIBERTY MUTUAL INSURANCE COMPANY

*Stephen W. Keene* SECRETARY *Gay L. Canty* PRESIDENT

LOC 1

Countersigned by

Authorized Representative

L-G2036  
(1-1-73)

Issued

Sales Office and No

End Serial No

6

LC--LG--M--LC

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in  
USA

Page 2 of 2

#### ADDITIONAL COVERAGE ENDORSEMENT

It is agreed that such insurance as is afforded by Coverage B, Property Damage Liability also applies to liability imposed by law for damages resulting from any claim made against the named insured and the lawyers designated below, arising out of any negligent act, error, or omission of legal advice given by such designated lawyers.

- (1) The insurance provided by this endorsement applies only to damages on account of injury to the rights or interests of employees of the named insured.
- (2) It is further agreed that such insurance as is afforded by this endorsement does not apply to any claim based on or involving an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act.
- (3) This insurance shall be excess over any other valid and collectible insurance applicable.
- (4) The total limit of the company's liability for all damage insured by this endorsement is \$500,000.
  - (a) With respect to any claim or suit alleging such damages, the Company will obtain the written consent of the Named Insured and the lawyers designated below, prior to making any settlement.
  - (b) The terms of the policy, including those with respect to notice of occurrence and the company's right to investigate, negotiate and settle any claim, or suit, apply irrespective of the application of the deductible amount.
  - (c) The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse this company for such part of the deductible amount as has been paid by the company.
  - (d) The Company's obligation under this endorsement to pay damages, as a result of one occurrence applies only to the amount of damages in excess of \$5,000.



- (5) The premium for the insurance afforded by this endorsement is  
\$400 Flat Charge.

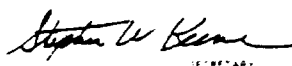
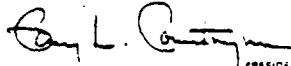
Designated Attorneys

Otto F. Stock, Jr.  
Paul H. Granzow

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-025  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

Page 2 of 2 of  
End. Serial No. 5

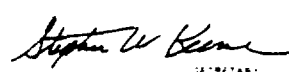
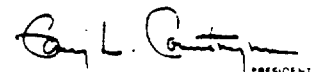
PRINTERS ERRORS AND OMISSIONS EXCLUSIONS

It is agreed that the policy does not apply to personal injury or property damage arising out of any materials and forms printed & prepared or released by or for the Named Insured for use by others.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis  
issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by

Authorized Representative

issued

Sales Office and No

End. Serial No.

## EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium, and subject to all of the provisions of the policy not expressly modified herein, agrees with the **named insured** as follows:

### I. COVERAGE W—EMPLOYEE BENEFITS LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs** caused by any improper advice, error or omission in the **administration** of such programs by persons authorized by the **insured**, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions:** This coverage does not apply to:

- a) any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act;
- b) any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- c) any claim based upon the failure of the **named insured** or any insurer to pay or provide the benefits allegedly due under any contract relating to **employee benefits programs**, whether such failure is due to oversight or miscalculation or to a difference of opinion as to what benefits are in fact due under the contract;
- d) any claim based upon the failure of stock or any compensation, investment or savings program to produce the financial gain represented.

### II. COVERAGE W—LIMITS OF LIABILITY

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the company's liability for all **damages** arising out of any one claim, but subject to the above provision respecting "each claim", the total liability for all **damages** arising out of all claims made during the endorsement period shall not exceed the limit of liability stated in the schedule as "aggregate."

If a deductible amount is stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given by or on behalf of the **insured** to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the **named insured** agrees to reimburse the company for all amounts paid by the company within the deductible amount.

### III. COVERAGE W—ENDORSEMENT PERIOD

This endorsement applies only to claims first made against the **insured** after the effective date hereof and during the policy period.

If during the endorsement period the **insured** shall become aware of any incident which may subsequently give rise to a claim covered by this insurance, the **insured** shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such incident shall be deemed to have been first made during the effective period of the endorsement in which such notice is given.

### IV. COVERAGE W—DEFINITIONS

When used in reference to this insurance

"**administration**" means, with respect to **employee benefits programs**, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

"**damages**" means those damages which are payable because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs**.

"**employee benefits programs**" means those group life insurance, group accident or health insurance, pension, employee stock subscription, workmen's compensation, unemployment insurance, social security, disability benefits or similar plans described in the attached schedule of **employee benefits programs**. Should the **insured**, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "**employee benefits programs**" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

"**Insured**" also includes any employee of the **named insured** who is authorized to act in the **administration** of the **named insured's** **employee benefits programs**.

### V. PREMIUM

The earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period. The **named insured** shall furnish the number of his employees to the company at the close of each annual period of the policy to which this endorsement is attached.

SCHEDULE

(a) List of employee benefits programs

All employee benefit programs

(b) Limits of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate

(c) Deductible per claim: \$ 1,000

(d) Number of Employees 4232

(e) Rate Per Employee

Advance Premium \$ Included in Flat Charge

State Code 86314

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-025

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Ray L. Canterbury*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

L-G2005 (10/1/66)

LC LG LM LO

Page 2 of 2

Issued

Sales Office and No.

End. Serial No.

3

PRINTED  
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This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE**

**BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT**

**I. CONTRACTUAL LIABILITY COVERAGE**

(A) The definition of **incidental contract** is extended to include any oral or written contract or agreement relating to the conduct of the **named insured's** business.

(B) The insurance afforded with respect to liability assumed under an **incidental contract** is subject to the following additional exclusions:

(1) to **bodily injury** or **property damage** for which the **insured** has assumed liability under any **incidental contract**, if such injury or damage occurred prior to the execution of the **incidental contract**;

(2) if the **insured** is an architect, engineer or surveyor, to **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured**, including

(a) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and

(b) supervisory, inspection or engineering services;

(3) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

(a) the preparation or approval of or the failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or

(b) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury** or **property damage**;

(4) to any obligation for which the **insured** may be held liable in an action on a contract by a third party beneficiary for **bodily injury** or **property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;

(5) to **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad

property, and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; but this exclusion does not apply to sidetrack agreements.

(C) The following exclusions applicable to Coverages A (**Bodily Injury**) and B (**Property Damage**) do not apply to this Contractual Liability Coverage: (b), (c) (2), (d) and (e).

(D) The following additional condition applies:

**Arbitration**

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

**II. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY COVERAGE**

(A) The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **personal injury** or **advertising injury** to which this insurance applies, sustained by any person or organization and arising out of the conduct of the **named insured's** business, within the **policy territory**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

(B) This insurance does not apply:

(1) to liability assumed by the **insured** under any contract or agreement;

(2) to **personal injury** or **advertising injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of the **insured**;

(3) to **personal injury** or **advertising injury** arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of an individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

**named insured** was made prior to the effective date of this insurance:

- (4) to **personal injury** or **advertising injury** arising out of libel or slander or the publication or utterance of defamatory or disparaging material concerning any person or organization or goods, products or services, or in violation of an individual's right of privacy, made by or at the direction of the **insured** with knowledge of the falsity thereof;
- (5) to **personal injury** or **advertising injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in the declarations of the policy as a **named insured**;
- (6) to **advertising injury** arising out of
  - (a) failure of performance of contract, but this exclusion does not apply to the unauthorized appropriation of ideas based upon alleged breach of implied contract, or
  - (b) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised, or
  - (c) incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised;
- (7) with respect to **advertising injury**
  - (a) to any **insured** in the business of advertising, broadcasting, publishing or telecasting, or
  - (b) to any injury arising out of any act committed by the **insured** with actual malice.

### (C) Limits of Liability

Regardless of the number of (1) **insureds** hereunder, (2) persons or organizations who sustain injury or damage, or (3) claims made or suits brought on account of **personal injury** or **advertising injury**, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of liability stated in this endorsement as "aggregate".

### (D) Additional Definitions

"**Advertising Injury**" means injury arising out of an offense committed during the policy period occurring in the course of the **named insured's** advertising activities, if such injury arises out of libel, slander, defamation, viola-

tion of right of privacy, piracy, unfair competition, or infringement of copyright, title or slogan.

"**Personal Injury**" means injury arising out of one or more of the following offenses committed during the policy period:

- (1) false arrest, detention, imprisonment, or malicious prosecution;
- (2) wrongful entry or eviction or other invasion of the right of private occupancy;
- (3) a publication or utterance
  - (a) of a libel or slander or other defamatory or disparaging material, or
  - (b) in violation of an individual's right of privacy;

except publications or utterances in the course of or related to advertising, broadcasting, publishing or telecasting activities conducted by or on behalf of the **named insured** shall not be deemed **personal injury**.

## III. PREMISES MEDICAL PAYMENTS COVERAGE

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury** provided such **bodily injury** arises out of (a) a condition in the **insured premises**, or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under the policy.

This insurance does not apply:

### (A) to **bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;

### (2) arising out of

- (a) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or

- preparation for any such contest or activity, or
- (b) the operation or use of any snowmobile or trailer designed for use therewith,
  - (i) owned or operated by or rented or loaned to any **insured**, or
  - (ii) operated by any person in the course of his employment by any **insured**;
- (3) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any watercraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other watercraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on the **insured premises**;

- (4) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

**(B) to bodily injury**

- (1) included within the **completed operations hazard** or the **products hazard**;
- (2) arising out of operations performed for the **named insured** by independent contractors other than
  - (a) maintenance and repair of the **insured premises**, or
  - (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) resulting from the selling, serving or giving of any alcoholic beverage
  - (a) in violation of any statute, ordinance or regulation,
  - (b) to a minor,
  - (c) to a person under the influence of alcohol, or
  - (d) which causes or contributes to the intoxication of any person,

if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B) (3) applies when the **named insured** is such an owner or lessor;

- (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

**(C) to bodily injury**

- (1) to the **named insured**, any partner thereof, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
- (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
- (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
- (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;
- (6) if the **named insured** is a club, to any member of the **named insured**;
- (7) if the **named insured** is a hotel, motel, or tourist court, to any guest of the **named insured**;

- (D) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

**LIMITS OF LIABILITY**

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the schedule of this endorsement. The limit of liability applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of **bodily injury** liability stated in

the policy as applicable to "each occurrence".

When more than one **medical payments** coverage afforded by the policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### ADDITIONAL DEFINITIONS

When used herein:

"**insured premises**" means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land.

"**medical expense**" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### ADDITIONAL CONDITION

##### Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

#### IV. HOST LIQUOR LAW LIABILITY COVERAGE

Exclusion (h) does not apply with respect to liability of the **insured** or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the **named insured's** business, provided the **named insured** is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

#### V. FIRE LEGAL LIABILITY COVERAGE — REAL PROPERTY

With respect to **property damage** to structures or portions thereof rented to or leased to the **named insured**, including fixtures permanently attached thereto, if such **property damage** arises out of fire

(A) All of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the **insured** under any contract or agreement.

(B) The limit of **property damage** liability as

respects this Fire Legal Liability Coverage — Real Property is \$50,000 each **occurrence** unless otherwise stated in the schedule of this endorsement

(C) The Fire Legal Liability Coverage — Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof), available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

#### VI. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for **property damage** liability applies, subject to the following additional provisions:

(A) Exclusions (k) and (o) are replaced by the following:

- (1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping;
- (2) except with respect to liability under a written sidetrack agreement or the use of **elevators**
  - (a) to property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,
  - (b) to tools or equipment while being used by the **insured** in performing his operations,
  - (c) to property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,
  - (d) to that particular part of any property, not on premises owned by or rented to the **insured**,
    - (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
    - (ii) out of which any **property damage** arises, or
    - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;



## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

- (3) with respect to the **completed operations hazard** and with respect to any classification stated in the policy or in the company's manual as "including completed operations" to **property damage** to work performed by the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.

- (B) The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VII. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of **bodily injury** is amended to include Incidental Medical Malpractice Injury.

Incidental Medical Malpractice Injury means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- (A) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or  
(B) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- (1) expenses incurred by the **insured** for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly;  
(2) any **insured** engaged in the business or occupation of providing any of the services described under VII (A) and (B) above;  
(3) injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under VII (A) and (B) above.

### VIII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (under 26 feet in length)

Exclusion (e) does not apply to any watercraft under 26 feet in length provided such watercraft is neither owned by the **named insured** nor being used to carry persons or property for a charge.

Where the **insured** is, irrespective of this coverage, covered or protected against any loss or claim which would otherwise have been paid by the company under this endorsement, there shall be no contribution or participation by this company on the basis of excess, contributing, deficiency, concurrent, or double insurance or otherwise.

### IX. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of **policy territory** is amended to include the following:

- (4) Anywhere in the world with respect to **bodily injury, property damage, personal injury or advertising injury** arising out of the activities of any **insured** permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (4) above shall not apply:

- (a) to **bodily injury or property damage** included within the **completed operations hazard** or the **products hazard**;  
(b) to Premises Medical Payments Coverage.

### X. ADDITIONAL PERSONS INSURED

As respects **bodily injury, property damage and personal injury and advertising injury** coverages, under the provision "Persons Insured", the following are added as **insureds**:

- (A) Spouse — Partnership — If the **named insured** is a partnership, the spouse of a partner but only with respect to the conduct of the business of the **named insured**;  
(B) Employee — Any employee (other than executive officers) of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:  
(1) to **bodily injury or personal injury** to another employee of the **named insured** arising out of or in the course of his employment;  
(2) to **personal injury or advertising injury** to the **named insured** or, if the **named insured** is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;  
(3) to **property damage** to property owned.

occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the named insured, or by the named insured or, if the named insured is a partnership or joint venture, by any partner or member thereof or by the spouse of any of the foregoing.

#### XI. EXTENDED BODILY INJURY COVERAGE

The definition of **occurrence** includes any intentional act by or at the direction of the insured which results in **bodily injury**, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.

#### XII. AUTOMATIC COVERAGE — NEWLY ACQUIRED ORGANIZATIONS (90 DAYS)

The word **insured** shall include as named insured any organization which is acquired or formed by the named insured and over which the named insured maintains ownership or majority interest, other than a joint venture, provided this insurance does not apply to **bodily injury, property damage, personal injury or advertising injury** with respect to which such new organization under this policy is also an insured under any other similar liability or indemnity policy or would be an insured under any such policy but for exhaustion of its limits of liability. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the named insured.

#### Schedule

##### Personal Injury and Advertising Injury Liability

Aggregate Limit shall be the per occurrence bodily injury liability limit unless otherwise indicated herein:

Limit of Liability \$ \_\_\_\_\_ Aggregate

Limit of Liability — Premises Medical Payments Coverage: \$1,000 each person unless otherwise indicated herein:

\$ \_\_\_\_\_ each person.

Limit of Liability — Fire Legal Liability Coverage: \$50,000 per occurrence unless otherwise indicated herein:

\$ \_\_\_\_\_ per occurrence.

##### Premium Basis

##### Advance Premium

\_\_\_\_\_ % of the Total Comprehensive General Liability  
Bodily Injury and Property Damage Premium as  
Otherwise Determined.

99990 \$ Included

##### MINIMUM PREMIUM \$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-025

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY
- ☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY
- ☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* *Sam L. Canty*  
SECRETARY ASST. GENL.

CC:

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No

2

SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT

1. Named Insured The term "Named Insured" includes in addition to the person or organization named in Item 1 of the declarations

The Rein Company, a subsidiary of the Standard Register Company  
Stanfast, Inc., a subsidiary of the Standard Register Company

and any business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including and Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty percent (50%)

Provided, however, the "Named Insured" shall not include any business entity acquired by the named insured during the policy period through consolidation, merger, purchase or assumption of control and active management unless reported to the company within ninety days after the acquisition is affected.

The Person or Organization named in Item 1 of the declarations by acceptance of this policy is authorized to act and agrees to act on behalf of all persons or organizations insured under this policy with respect to all matters pertaining to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and the receiving of return premiums, if any, and of such dividends as may be declared by the company.

2. The policy jacked is amended as follows under:

I. Exclusions:

- a. Automobiles and Aircraft Exclusions Exclusion (b) is amended to read as follows:

"(b) to "bodily injury" or "property damage" arising out of the ownership, maintenance, operations, use, loading or unloading of

- (1) any "automobile" or aircraft owned or operated by or rented or loaned to any "insured", or  
(2) any other "automobile" or aircraft operated by any person in the course of his employment by any "insured."

but this exclusion does not apply to liability assumed under an "incidental contract".

- b. Mobile Equipment Exclusion (c) is deleted.
- c. Watercraft Part (2) of Exclusion (e) is deleted
- d. Liquor Law Liability Exclusion (h) is deleted
- e. Exclusion (j) is amended as follows:

Fellow Employee Coverage

"It is agreed that the policy is amended to provide that AT THE SOLE AND EXCLUSIVE DIRECTION OF THE INSURED the first part of exclusion (j) of the policy ending with "in the course of his employment by the insured;" and sub-paragraph (e) (1) of the "Persons Insured" section of this policy shall not apply to the chairman of the Board, nor to any officer(s) nor employee(s) of the Named Insured provided that:

- (a) This endorsement shall not operate to increase the limits of the company's liability stated in the policy;
- (b) The insurance afforded by this endorsement shall be excess over any other valid and collectible insurance applicable to said Chairman of the Board, officer(s) or employees(s);
- (c) The limit of the company's liability with respect to the insurance afforded by this endorsement shall be only for the ultimate net loss in excess of \$1,000 as a result of any one accident and then only up to an amount not exceeding the applicable limits of liability as stated in the policy declarations.

III PERSONS INSURED is extended to include:

Additional Insureds

It is agreed that to the extent the insured is required by a written agreement to extend this policy to insure any entity for the use of such entity's property or for operations performed for such entity by the insured, the policy is hereby extended to insure such entity as an additional insured, but only to the extent such insured would be legally entitled to indemnification under such written agreement. Such additional insurance shall apply only when such property is loaned to, rented to, or used by the named insured or to operations performed by the named insured or it's subcontractors or to the supervisory acts or omissions of the additional insured in respect to such operation.

#### IV LIMITS OF LIABILITY

##### Limits of Liability, Non-Cumulation of Liability - Same Occurrence

The last paragraph of Section IV "Limits of Liability" is replaced by the following:

"Coverages A and B - For the purpose of determining the limit of the company's liability (1) all "bodily injury", "personal injury" and "property damage" arising out of continuous or repeated exposure to substantially the same general conditions and (2) all "personal injury" arising out of a series of publications or utterances of the same or similar defamatory material shall be considered as arising out of one occurrence."

The following paragraph is added to Section IV

"if the same"occurrence" gives rise to "bodily injury", "personal injury" or "property damage" which occurs partly before and partly within the policy period, the each occurrence limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such "occurrence" under a previous policy or policies of which this policy is a replacement."

#### VII CONDITIONS

##### Amendment of Condition 4 - Insureds duties in the event of occurrence Claim or Suit

- (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be give by or for the insured to the company or any of its authorized agents as soon as practicable after knowledge has been received by the Insurance Department of the insureds headquarters in Dayton, OH.
- (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his reprentative.
- (c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suit and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not; except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to other at the time of accident.

3. THE BROADFORM COMPREHENSIVE ENDORSEMENT GL 0404 is amended under:

I. Contractual Liability

- A. Exclusions B (2), (4) and (5) of the Broad Form Comprehensive Endorsement are deleted.
- B. The Company will defend any claim or suit against any "indemnatee" which the "Named Insured" is required to defend by the specific terms of an "incidental contract", but only to the same extent and on the same terms as if the "indemnatee" were the "insured" under the policy and then only if all of the following conditions are satisfied:
  - (1) the claim or suit seeks damages for which the indemnatee is legally entitled to indemnification under the "incidental contract",
  - (2) the policy covers such damages and
  - (3) the applicable limit of the company's liability with respect to such damages has not been exhausted by payment of judgements or settlements.

II. Personal Injury

The Broad Form Comprehensive General Liability Endorsement, Section II is amended as follows:

The definition of "personal injury" also includes any injury (except injury arising out of "bodily injury") to the feelings or reputation of a natural person.

The following exclusions are added:

- (8) to "personal injury" arising out of discrimination which is unlawful or which is committed by or at the direction of the insured;
- (9) to any act committed by or at the direction of the "insured" for the purpose of causing injury.

Exclusion B (1) is deleted.

VII INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

Exclusion (B) (1), (2), (3) are deleted.

IX LIMITED WORLDWIDE LIABILITY COVERAGE is replaced by:

Foreign Coverage The following replaces Section IX Limited Worldwide Coverage of the Broad Form Comprehensive Endorsement.

(a) Policy Territory

The term "policy territory" is amended by adding the following subdivision (4):

(4) anywhere in the world, except with respect to loss arising out of "foreign based operations" of the named insured or premises medical payments coverage. As used herein "foreign based operations" means (1) construction, fabrication, erection, or installation operations outside the United States of America, its territories or possessions or Canada or (2) manufacturing, selling or distributing goods or products at or from locations outside the United States of America, its territories or possessions or Canada, but "foreign based operations" do not include:

- (a) the distribution or sale of goods or products manufactured in the United States of America, its territories or possessions or Canada, or
- (b) the activities of any insured permanently domiciled in the United States of America, though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of such injury or damage is brought within the United States of America, its territories or possessions or Canada.

(b) Investigation, Defense, Settlement - Foreign Claims or Suits

The Company shall have the right but not the duty to investigate, settle or defend any claim made or suit brought against the insured outside the United States of America, its territories or possessions, or Canada. If the company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the company shall arrange for such investigation and defense as are reasonably necessary, and subject to prior authorization of the company, shall effect such settlement thereof as the company and the insured deem expedient. The company shall reimburse the insured for the reasonable costs of such investigation and defense and, within the applicable limit of the company's liability, for the amount of any settlement so authorized.

XII AUTOMATIC COVERAGE - NEWLY ACQUIRED ORGANIZATIONS is deleted.

4. It is further agreed that:

Other Insurance

With respect to losses to which this policy applies by reason of the coverage afforded by this endorsement and the Broad Form Comprehensive General Liability Endorsement, this policy does not apply to that portion of the loss for which the "insured" has other valid and collectible insurance, whether on a primary, excess or contingent basis unless such insurance was specifically purchased by the "named insured" to apply in excess hereof.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

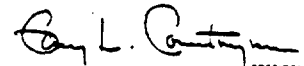
Issued to

Expiration Date

LG1-181-027285-025

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMERS COMPREHENSIVE PERSONAL INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
STOREKEEPERS INSURANCE

CONTAMINATION OR POLLUTION  
(New Hampshire)

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

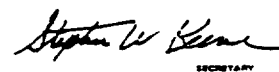
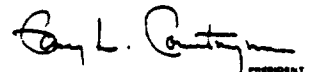
Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued To

- ☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC - 1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

GL 01 11 05 83

**GENERAL LIABILITY  
AMENDATORY ENDORSEMENT — ADDITIONAL DEFINITION**

It is agreed that the following definition is added:

**"loading or unloading"**, with respect to an **automobile**, means the handling of property after it is moved from the place where it is accepted for movement into or onto an **automobile** or while it is in or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but **"loading or unloading"** does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

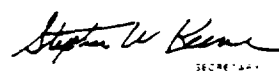
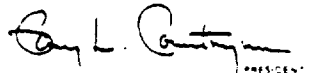
For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


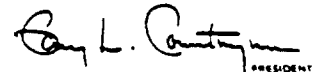
For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Broad Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor,
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,
    - (iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

Sun Health, Inc.  
P.O. Box 35587  
Charlotte, NC 28235

It is further agreed that End. #7 is cancelled.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date 7-1-85 Expiration Date 7-1-86  
For attachment to Policy or Bond No. LG1-181-027285-025  
Audit Basis 0  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* SECRETARY  
*Ray L. Gentry* PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Scheuer*  
Authorized Representative

Issued ks 12-19-85 Sales Office and No. Cinc. 377 End. Serial No. 34

GL 20 15  
(10/1/66)  
LC LG LB

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 30 days after written notice of such cancellation or reduction has been mailed to

Name

Address

WOM Enterprises, Inc.

2705 Ace. Rd.  
Orlando, FL 32804-1999

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 10-16-85 Expiration Date 7-1-86

For attachment to Policy or Bond No. LG1-181-027285-025

Audit Basis 0

Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Gay L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Scheuer*  
Authorized Representative

Issued fr 11-15-85 Sales Office and No. Cinc. 877 End. Serial No. 33

2252 ED. 1

Printed in U.S.A.